



SHAPING  
SUSTAINABILITY *for*  
TOMORROW





# SHAPING SUSTAINABILITY TOMORROW

Menatap masa depan yang semakin dinamis, “*Shaping Sustainability for Tomorrow*” merefleksikan langkah strategis BCAS dalam menjadikan keberlanjutan sebagai arah utama pertumbuhan perusahaan. Tema ini menegaskan bahwa keberhasilan usaha tidak hanya diukur dari kinerja finansial, tetapi juga dari kemampuan Bank dalam memberikan dampak positif yang berkelanjutan bagi masyarakat dan lingkungan. Dengan berpegang pada nilai-nilai syariah, BCAS secara konsisten mengintegrasikan aspek lingkungan, sosial, dan tata kelola (ESG) ke dalam strategi dan operasional bisnis. Upaya ini bertujuan agar BCAS mampu menciptakan nilai jangka panjang, memperkuat kepercayaan pemangku kepentingan, serta berperan aktif dalam membangun masa depan yang lebih inklusif, berdaya tahan, dan berkelanjutan.

Looking toward an increasingly dynamic future, “*Shaping Sustainability for Tomorrow*” reflects BCAS’s strategic commitment to making sustainability the core direction of its growth. This theme emphasizes that business success is not solely measured by financial performance, but also by the Bank’s ability to generate lasting positive impacts for society and the environment. Guided by sharia principles, BCAS consistently integrates environmental, social, and governance (ESG) aspects into its business strategy and operations. These efforts aim to enable BCAS to create long-term value, strengthen stakeholder trust, and play an active role in building a more inclusive, resilient, and sustainable future.

# Pernyataan Batasan dan Sanggahan

## STATEMENT OF LIMITATIONS AND DISCLAIMER

Laporan Keberlanjutan PT Bank BCA Syariah Tahun 2025 (selanjutnya disebut "BCAS", "Bank", atau "kami") disusun terpisah dari Laporan Tahunan dan berfungsi sebagai pelengkap dalam menginformasikan kinerja keberlanjutan Bank. Laporan ini menyajikan kinerja BCAS dari aspek lingkungan, sosial, dan tata kelola (ESG), termasuk strategi dan kebijakan keberlanjutan, serta rencana dan proyeksi yang bersifat pernyataan berwawasan ke depan (*forward-looking statements*).

Seluruh informasi dalam laporan ini telah melalui proses verifikasi internal dan independen. Pernyataan berwawasan ke depan disusun berdasarkan asumsi atas kondisi saat ini dan proyeksi terhadap dinamika lingkungan usaha Bank di masa mendatang, yang mengandung risiko dan ketidakpastian sehingga realisasinya dapat berbeda dari yang diungkapkan.

Sehubungan dengan potensi perubahan kondisi, regulasi, dan penyesuaian target yang dapat terjadi, BCAS tidak memberikan jaminan atas ketepatan dan kelengkapan informasi dalam laporan ini. Oleh karena itu, pembaca diharapkan menelaah dan menginterpretasikan informasi yang disampaikan secara cermat dan bijaksana.

The 2025 Sustainability Report of PT Bank BCA Syariah (hereinafter referred to as "BCAS", the "Bank", or "we") is prepared separately from the Annual Report and serves as a complement in communicating the Bank's sustainability performance. This report presents BCAS's performance across environmental, social, and governance (ESG) aspects, including its sustainability strategies and policies, as well as plans and projections in the form of forward-looking statements.

All information contained in this report has undergone internal and independent verification processes. The forward-looking statements are prepared based on assumptions regarding current conditions and projections of the Bank's future business environment, which involve risks and uncertainties that may cause actual results to differ from those disclosed.

In light of potential changes in conditions, regulations, and target adjustments that may occur, BCAS does not guarantee the accuracy and completeness of the information presented in this report. Therefore, readers are encouraged to review and interpret the information provided with due care and prudence.

# Daftar Isi

## TABLE OF CONTENTS

7	<b>DAMPAK KEBERLANJUTAN KAMI</b> OUR SUSTAINABILITY IMPACT
8	Capaian Kinerja Keberlanjutan 2025 Sustainability Performance Achievements 2025
13	Ikhtisar Kinerja Keberlanjutan Sustainability Performance Highlights
18	Penjelasan Direksi Message from the Board of Directors
29	<b>KEBERLANJUTAN DI BCA SYARIAH</b> SUSTAINABILITY AT BCA SYARIAH
30	Strategi Keberlanjutan Sustainability Strategy
34	Tentang Kami About Us
40	Tata Kelola Keberlanjutan Sustainability Governance
50	Penerapan Keuangan Berkelanjutan Sustainable Finance Implementation

<b>59</b>	<b>PERBANKAN SYARIAH YANG BERKLANJUTAN</b> <b>SUSTAINABLE ISLAMIC BANKING</b>	<b>89</b>	<b>MENUMBUHKAN TALENTA, MENJAGA KESEJAHTERAAN</b> <b>NURTURING TALENT, ENSURING WELL-BEING</b>		
60	Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KUB) Financing for Sustainable Business Activity Category (Sustainable Financing)	90	Profil Karyawan Employee Profile	121	Penerapan Budaya <i>Green Lifestyle</i> Implementing of Green Lifestyle Culture
62	Perbandingan Target dan Kinerja Target and Performance Comparison	95	Menghormati Hak Asasi Manusia (HAM) Respect for Human Rights	122	Pengendalian Jejak Karbon Carbon Footprint Control
65	Pembiayaan dan Investasi Keuangan Berkelanjutan Financing and Investment in Sustainable Finance	101	Remunerasi Karyawan Remuneration to Employees	<b>131</b>	<b>TENTANG LAPORAN KEBERLANJUTAN</b> <b>ABOUT SUSTAINABILITY REPORT</b>
73	Tanggung Jawab terhadap Produk dan Layanan Perbankan Responsibility for Banking Products and Services	103	Pengembangan Kompetensi dan Karier Karyawan Employee Competency and Career Development	132	Profil Laporan Report Profile
77	Keamanan Data dan Privasi Nasabah Data Security and Customer Privacy	109	Lingkungan Kerja yang Layak dan Aman Decent and Safe Working Environment	133	Topik Material Material Topics
81	Praktik Antikorupsi dan <i>Anti-Fraud</i> Anti-corruption and Anti-Fraud Practices	<b>113</b>	<b>JEJAK KEBERLANJUTAN UNTUK MASYARAKAT DAN LINGKUNGAN</b> <b>SUSTAINABILITY FOOTPRINT FOR SOCIETY AND THE ENVIRONMENT</b>	146	Verifikasi Tertulis Pihak Independen Independent Assurance Statement
83	Pelayanan Prima bagi Nasabah Customer Service Excellence	114	Menciptakan Nilai untuk Masyarakat dan Lingkungan Creating Value for the Community and Environment	150	Referensi POJK No. 51/POJK.04/2017 dan Indeks Isi Standar GRI Reference of POJK No. 51/POJK.03/2017 and GRI Standards Content Index
				161	Lembar Persetujuan Laporan Responsibility Statement
				163	Lembar Umpan Balik Feedback Form



# DAMPAK KEBERLANJUTAN KAMI

OUR SUSTAINABILITY IMPACT



## Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KUB)

FINANCING FOR  
SUSTAINABLE  
BUSINESS ACTIVITIES  
(SUSTAINABLE FINANCING)

 **6,8% YoY**

**Rp 3.022,3**

miliar | billion

## Investasi Berkelanjutan

SUSTAINABLE  
INVESTMENT

 **102,5% YoY**

**Rp 884,4**

miliar | billion

BCAS berhasil mencatatkan kinerja positif sepanjang 2025 dengan menyeleraskan aspek ekonomi, lingkungan, sosial, dan tata kelola.

BCAS achieved positive performance throughout 2025 by aligning economic, environmental, social, and governance aspects.

# Capaian Kinerja Keberlanjutan 2025

## SUSTAINABILITY PERFORMANCE ACHIEVEMENTS 2025

### Aspek Ekonomi ECONOMIC ASPECTS

#### Pembiayaan Berkelanjutan SUSTAINABLE FINANCING



**Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KUB)**  
Financing for Sustainable Business Activities (Sustainable Financing)

▲ 6,8% YoY  
Rp **3.022,3**  
miliar | billion

**Pembiayaan KUB dari total pembiayaan**  
Sustainable financing of total financing

**22,9%**



**Pembiayaan Kegiatan Usaha Berwawasan Lingkungan (KUBL)**  
Financing for Eco-friendly Business Activities (Green Financing)

▲ 38,4% YoY  
Rp **1.390,5**  
miliar | billion

**Pembiayaan Usaha Mikro, Kecil, dan Menengah (UMKM)**  
Micro, Small, and Medium Enterprises (MSME) Financing

Rp **1.631,7**  
miliar | billion

54,0% 46,0%

## 8 Sektor KUB yang Dibiayai

8 SUSTAINABLE SECTORS FINANCED



## Investasi Berkelanjutan

SUSTAINABLE INVESTMENT

▲ 102,5% YoY

Rp 884,4

miliar | billion

## Aspek Lingkungan

ENVIRONMENTAL ASPECTS

## Tanggung Jawab Sosial dan Lingkungan

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

### Dana untuk kegiatan tanggung jawab sosial dan lingkungan

Fund allocated for social and environmental responsibility activities

▲ 88,0% YoY

Rp 1.705,9

miliar | billion

### Dana TJSL dialokasikan untuk kegiatan tanggung jawab lingkungan

CSR funds allocated for environmental responsibility activities

▲ 71,4% YoY

Rp 430,9

miliar | billion



**Konsumsi Energi**  
ENERGY CONSUMPTION



**Penggunaan listrik<sup>1</sup>**  
Electricity usage<sup>1</sup>

**1.600.723,6 kWh**



**Penggunaan bahan bakar<sup>2</sup>**  
Fuel consumption<sup>2</sup>

**170.500,1 liter**



**Penggunaan air<sup>3</sup>**  
Water usage<sup>3</sup>

**9.595,5 m<sup>3</sup>**

**Keterangan:**

- <sup>1</sup> Pada tahun 2025, cakupan pengukuran penggunaan listrik meliputi 13 gedung milik BCAS di seluruh Indonesia
- <sup>2</sup> Pada tahun 2025, BCAS memperluas pengukuran penggunaan bahan bakar meliputi kendaraan operasional di Kantor Pusat dan di seluruh Kantor Cabang.
- <sup>3</sup> Pada tahun 2025, cakupan pengukuran penggunaan air meliputi 1 Kantor Pusat (KP) dan 1 Kantor Cabang

**Notes:**

- <sup>1</sup> By 2025, electricity usage measurement coverage includes 13 buildings owned by BCAS throughout Indonesia
- <sup>2</sup> In 2025, BCAS expanded the measurement of fuel consumption to include operational vehicles at the Head Office and across all Branch Offices.
- <sup>3</sup> By 2025, water usage measurement coverage includes 1 Head Office and 1 Branch Office

**Total Emisi dari Kegiatan Operasional<sup>1</sup>**  
TOTAL EMISSIONS FROM OPERATIONS<sup>1</sup>



**Total Emisi**  
Total emissions

**1.699,7 ton CO<sub>2</sub> eq**

**Emisi GRK (Cakupan 1)**  
GHG emissions (Scope 1)

**435,1 ton CO<sub>2</sub> eq**

**Emisi GRK (Cakupan 2)**  
GHG emissions (Scope 2)

**1.264,6 ton CO<sub>2</sub> eq**

**Keterangan:**

- <sup>1</sup> Emisi GRK kegiatan operasional BCAS di 2025 dihitung dengan menggunakan Kalkulator Hijau Bank Indonesia.

**Notes:**

- <sup>1</sup> Emission from BCA Syariah's operations in 2025 were calculated using Bank Indonesia's Green Calculator.

## Emisi Pembiayaan BCA Syariah tahun 2024

2024 BCA SYARIAH FINANCED EMISSIONS

Jumlah Emisi Pembiayaan  
Total Financed Emissions **391.133** ton CO<sub>2</sub> eq



**Keterangan:**  
Perhitungan dilakukan atas 57,7% portofolio pembiayaan produktif BCAS pada tahun 2024.

**Notes:**  
The calculation was conducted on 57.7% of BCAS's productive financing portfolio in 2024.

## Aspek Sosial

SOCIAL ASPECTS



51%

**Karyawan perempuan**  
Female employees

100%

**Karyawan baru telah menerima pelatihan keuangan berkelanjutan**  
New employees have received sustainable finance training

119.330 jam | hours

**Pelatihan dan pengembangan kapasitas internal**  
Internal training and capacity building

**Pengaduan terselesaikan**  
Resolved complaints

98,3%

**Tingkat penyelesaian Whistleblowing**  
Whistleblowing resolution rate

100%

**Indeks Kepuasan Nasabah (skala 1-100)**  
Customer Satisfaction Index (scale 1-100)

81,73\*

\* Service Level Engagement diterbitkan pada Infobank Edisi Januari 2026

\* Service Level Engagement published in Infobank January 2026 Edition

## Hadir untuk Kemaslahatan

PRESENT FOR THE GREATER GOOD



## Aspek Tata Kelola GOVERNANCE ASPECTS

### Penyesuaian Kebijakan dengan Aspek ESG

ALIGNMENT OF CORPORATE POLICIES WITH ESG ASPECTS

- Surat Edaran No.103/SE/STL/2025 perihal Pedoman *Climate Risk Management and Scenario Analysis* (CRMS) BCA Syariah.
- Surat Edaran No.024/SE/STO/2025 perihal Penyesuaian Pedoman Pengamanan Informasi PT Bank BCA Syariah
- Surat Edaran No.089/SE/STL/2025 perihal Pedoman Pemetaan Portofolio Nasabah Pembiayaan Produktif BCA Syariah sesuai dengan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI).
- Surat Keputusan No.036/SK/DIR/2025 perihal Kebijakan Dasar Pembiayaan Bank tahun 2025.
- Surat Keputusan No. 068/SK/DIR/2024 perihal Ketentuan Pelindungan Data Pribadi
- Surat Edaran NO.109/SE/STL/2024 perihal Permintaan Akses Subjek Data Pribadi (*Data Subject Access Request*)
- Surat Keputusan No.078/SK/DIR/2025 perihal Ketentuan Anti-Korupsi, Anti-Penyuapan, dan Pengendalian Gratifikasi.
- Circular Letter No.103/SE/STL/2025 regarding the *Climate Risk Management and Scenario Analysis* (CRMS) Guidelines of BCA Syariah.
- Circular Letter No.024/SE/STO/2025 regarding the Adjustment of Information Security Guidelines of PT Bank BCA Syariah.
- Circular Letter No.089/SE/STL/2025 regarding the Guidelines for Mapping the Productive Financing Customer Portfolio of BCA Syariah in accordance with the Indonesian Sustainable Finance Taxonomy (TKBI).
- Board of Directors' Decree No.036/SK/DIR/2025 regarding the Bank's Basic Financing Policy for 2025.
- Board of Directors' Decree No.068/SK/DIR/2024 regarding Personal Data Protection Provisions.
- Circular Letter No.109/SE/STL/2024 regarding Data Subject Access Request (DSAR).
- Board of Directors' Decree No.078/SK/DIR/2025 regarding Anti-Corruption, Anti-Bribery, and Gratification Control Policy.

## Annual Report Award 2024

### Juara Umum Klaster di bawah Rp1 Triliun

Overall Champion  
(Cluster Below Rp 1 Trillion)

### Juara Non-BUMD Klaster di bawah Rp1 Triliun

Non-Regional Government-  
Owned Enterprise Champion  
(Cluster Below Rp 1 Trillion)



# Ikhtisar Kinerja Keberlanjutan

## SUSTAINABILITY PERFORMANCE HIGHLIGHTS

### Kinerja Aspek Ekonomi

#### ECONOMIC ASPECTS PERFORMANCE

Dalam miliar rupiah, kecuali dinyatakan lain

In billion rupiah, unless otherwise stated

Uraian Description	Satuan Unit	2025	2024	2023
<b>Kinerja Internal</b> Internal Performance				
Hak bagi hasil milik bank/Pendapatan operasional Profit-sharing rights belong to the bank/Operating income	Rp miliar Rp billion	832,4	738,1	658,3
Pendapatan setelah distribusi bagi hasil, imbalan, dan bonus Income after distribution of profit-sharing, rewards, and bonuses		763,6	688,9	613,8
Laba bersih Net income		212,0	183,7	153,8
Total pembiayaan Total financing		13.190,9	10.717,2	9.013,6
Pembiayaan <i>Mudharabah</i> (bagi hasil) <i>Mudharabah</i> (profit-sharing) financing		865,6	868,5	760,3
Pembiayaan <i>Musyarakah</i> (bagi hasil) <i>Musyarakah</i> (profit-sharing) financing		8.619,4	6.976,6	5.988,6
Pembiayaan bagi hasil ( <i>Mudharabah</i> dan <i>Musyarakah</i> ) Profit-sharing financing ( <i>Mudharabah</i> and <i>Musyarakah</i> )		9.485,1	7.845,1	6.748,9
Dana pihak ketiga (DPK) Third-party funds		15.432,4	13.176,2	10.949,5
<b>Kinerja Aspek Ekonomi terkait Keberlanjutan</b> Sustainability-related Economic Performance				
Produk dan/atau jasa yang memenuhi kriteria KUB (Pembiayaan KUB) Sustainable business activity financing	Rp miliar Rp billion	3.022,3	2.828,5	2.712,0
Pembiayaan KUBL Eco-friendly business activity financing		1.390,5	1.004,8	894,0
Pembiayaan ke sektor UMKM MSME financing		1.631,7	1.823,7	1.817,9
Persentase total portofolio pembiayaan KUB terhadap total portofolio pembiayaan Ratio of the total sustainable business activity financing portfolio to the total financing portfolio	%	22,9	26,4	30,1
Pelibatan pihak lokal Local party engagement	Pemasok Suppliers	110	63	41 <sup>1</sup>

**Keterangan :**

<sup>1</sup> Penyajian data kembali jumlah pemasok lokal akibat perubahan metode klasifikasi

**Note :**

<sup>1</sup> Restatement of data on the number of local suppliers due to changes in classification methods

## Kinerja Aspek Sosial SOCIAL ASPECTS PERFORMANCE

Dalam miliar rupiah, kecuali dinyatakan lain

In billion rupiah, unless otherwise stated

Uraian Description	Satuan Unit	2025	2024	2023
<b>Kinerja Internal</b> Internal Performance				
Karyawan perempuan dari total karyawan yang memperoleh kesempatan promosi Female employees promoted	%	50,0	48,7	46,7
Perempuan yang menduduki posisi Direktur Female Directors		40,0	60,0	60,0
Perempuan yang menduduki posisi pejabat eksekutif Female executive officers		48,1	46,2	43,5
Karyawan perempuan dibandingkan total karyawan Ratio of female employees to total employees		51,0	50,9	51,6
Jumlah jam pelatihan Total training hours	Jam Hours	119.330	171.747	71.904
Biaya pengembangan kompetensi karyawan Employee competence development costs	Rp miliar Rp billion	9,0	8,1	8,7
<i>Satisfaction Index</i> <sup>1</sup> Satisfaction Index <sup>1</sup>	Skala 1–100 Scale 1–100	82,77	79,23	80,68
<i>Service Excellence</i> <sup>2</sup> Service Excellence <sup>2</sup>		85,00	85,78	81,60
Tingkat penyelesaian keluhan nasabah Customer complaint resolution	%	98,3	98,3	98,7
Persentase pengaduan ( <i>whistleblowing</i> ) yang telah selesai diinvestigasi dari total pengaduan yang diterima Ratio of complaints ( <i>whistleblowing</i> ) that have been investigated out of the total complaints received		100	100	100
<b>Kegiatan Tanggung Jawab Sosial</b> Social Responsibility Activities				
Realisasi dana kegiatan tanggung jawab sosial (TJSL) Corporate social responsibility (CSR) fund usage	Rp juta Rp million	1.705,9	930,0	943,8
Dana zakat nasabah yang disalurkan Bank Customers' zakat funds distributed by the Bank		44,4	44,8	49,1
Kegiatan edukasi literasi dan inklusi keuangan syariah Number of financial education and literacy activities	Orang People	24.702	38.410	13.693
	Kegiatan Activities	138	72	54

**Keterangan :**

<sup>1</sup> Pengukuran tingkat kepuasan konsumen/*satisfaction index* menggunakan pengukuran *Satisfaction, Loyalty & Engagement* (SLE) oleh Marketing Research Indonesia yang diterbitkan oleh Majalah Infobank edisi Januari 2026

<sup>2</sup> Pengukuran *service excellence* menggunakan pengukuran Banking Service Excellence oleh Marketing Research Indonesia yang diterbitkan oleh majalah Infobank edisi Mei 2025

**Notes :**

<sup>1</sup> Consumer satisfaction level measurement (*Satisfaction Index*) uses the *Satisfaction, Loyalty & Engagement* (SLE) methodology by Marketing Research Indonesia, as published in Infobank Magazine, January 2026 edition.

<sup>2</sup> Service excellence measurement uses the Banking Service Excellence methodology by Marketing Research Indonesia, as published in Infobank Magazine, May 2025 edition

## Kinerja Aspek Lingkungan Hidup

### ENVIRONMENTAL ASPECTS PERFORMANCE

Dalam miliar rupiah, kecuali dinyatakan lain

In billion rupiah, unless otherwise stated

Uraian Description	Satuan Unit	2025	2024	2023
<b>Kinerja Internal</b> Internal Performance				
Emisi GRK (cakupan 1 dan 2) <sup>5</sup> GHG emissions (scope 1 and 2) <sup>5</sup>	ton CO <sub>2</sub> eq ton CO <sub>2</sub> eq	1.699,7	1.414,3 <sup>4</sup>	792,3 <sup>3</sup>
Penggunaan bahan bakar <sup>1</sup> Fuel consumption <sup>1</sup>	Liter Litre	170.500,1	38.618,6	38.639,7
Penggunaan energi listrik <sup>2</sup> Electricity consumption <sup>2</sup>	kWh kWh	1.600.723,6	1.641.677,4 <sup>4</sup>	977.848,9 <sup>3</sup>
Intensitas penggunaan energi listrik Electricity consumption intensity	kWh/m <sup>2</sup> kWh/m <sup>2</sup>	128,9	132,2 <sup>4</sup>	166,1 <sup>3</sup>
	kWh/karyawan kWh/employees	2.313,2	2.417,8 <sup>4</sup>	2.258,3 <sup>3</sup>
Penggunaan kertas di kantor pusat Paper consumption at the head office	Ton Tons	1,6	3,3	5,7
Penggunaan air Water consumption	m <sup>3</sup> m <sup>3</sup>	9.595,5	4.192,2	3.072,9
<b>Kegiatan Tanggung Jawab Lingkungan</b> Environmental Responsibility Activities				
Realisasi dana kegiatan tanggung jawab lingkungan Environmental responsibility activities fund usage	Rp juta Rp million	430,9	123,1	231,0

#### Keterangan :

- <sup>1</sup> Pada tahun 2025, BCAS memperluas pengukuran penggunaan bahan bakar meliputi kendaraan operasional di kantor pusat dan di seluruh kantor cabang.
- <sup>2</sup> Pada tahun 2024 dan 2025, cakupan pengukuran penggunaan listrik meliputi 13 gedung milik BCAS di seluruh Indonesia.
- <sup>3</sup> Penyajian data kembali penggunaan listrik di 2023 dikarenakan perbedaan metode penghitungan menggunakan Kalkulator Hijau BI.
- <sup>4</sup> Penyajian data kembali karena koreksi data.
- <sup>5</sup> BCAS menggunakan Kalkulator Hijau BI untuk pengukuran emisi GRK cakupan 1 dan 2 tahun 2025.

#### Note :

- <sup>1</sup> In 2025, BCAS expanded the measurement of fuel consumption to include operational vehicles at the head office and across all branch offices.
- <sup>2</sup> In 2024 and 2025, the scope of electricity consumption measurement covered 13 BCAS-owned buildings across Indonesia.
- <sup>3</sup> Restatement of 2023 electricity consumption data was made due to differences in calculation methods using Bank Indonesia's Green Calculator.
- <sup>4</sup> Restatement was also made due to data corrections.
- <sup>5</sup> BCAS uses Bank Indonesia's Green Calculator to measure Scope 1 and Scope 2 GHG emissions for 2025.

## Limbah<sup>1</sup> dan Efluen<sup>2</sup> yang Dihasilkan

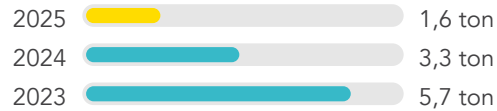
### WASTE<sup>1</sup> AND EFFLUENT<sup>2</sup> PRODUCED



#### Penggunaan Kertas

Paper Consumption

**1,6 ton**



#### Keterangan :

- 1 BCAS mengidentifikasi bahwa konsumsi sumber daya yang berpotensi menjadi limbah adalah dari penggunaan kertas.
- 2 Air limbah dari kegiatan operasional BCAS tidak mengandung Bahan Berbahaya dan Beracun (B3) sehingga tidak berdampak negatif pada lingkungan. Dengan demikian, BCAS tidak melakukan pengukuran efluen yang dihasilkan.

#### Note :

- 1 BCAS identified that the consumption of resources that the potentially become waste is from the paper consumption
- 2 Wastewater from BCAS operations does not contain Hazardous and Toxic Substances and therefore has no negative impact on the environment. Accordingly, BCAS does not measure the effluent generated

## Pelestarian Keanekaragaman Hayati

### BIODIVERSITY PRESERVATION



#### Penanaman bibit pohon

Tree seedling planting

**1.500**

bibit | sheets

2023

2024

2025

Penanaman 1.000 bibit bakau di Tambakrejo, Semarang

Penanaman 1.000 bibit pohon durian di Cibulao, Bogor

Planting of 1,000 mangrove seedlings in Tambakrejo, Semarang

Planting of 1,000 durian tree seedlings in Cibulao, Bogor

Sosialisasi dan penanaman bibit pohon produktif dengan melibatkan 41 wartawan di kawasan Hutan Organik Megamendung, Bogor

Penanaman 1.500 bibit mangrove di Tanjung Pakis, Karawang bersama mitra

Dissemination and planting of productive tree seedlings involving 41 journalists in the Megamendung Organic Forest area, Bogor

Planting 1,500 mangrove seedlings in Tanjung Pakis, Karawang with partners

Penanaman 1.500 bibit pohon produktif di Cisitu, Sukabumi

Planting of 1,500 productive tree seedlings in Cisitu, Sukabumi



# Check-out VA & cek Jadwal Salat kapan aja, bisa.

Menemani Langkah Penuh Berkah



Download dan Buka Rekening Online Sekarang



Tersedia di:



www.bcsyariah.co.id · Halo BCA 1500888

BCA Syariah berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia · BCA Syariah merupakan peserta penjaminan LPS

# Penjelasan Direksi

MESSAGE FROM THE BOARD OF DIRECTORS



**Yuli Melati Suryaningrum**

**Presiden Direktur**  
PRESIDENT DIRECTOR

*Bismillahirrahmanirrahim  
Assalamu'alaikum Warahmatullahi Wabarakatuh*

### **Pemangku kepentingan yang kami hormati,**

Puji syukur kami panjatkan ke hadirat Allah SWT atas rahmat dan karunia-Nya sehingga PT Bank BCA Syariah (BCAS) dapat melalui tahun 2025 dengan kinerja yang tetap solid. BCAS senantiasa berupaya menjaga keseimbangan antara pertumbuhan usaha, penerapan prinsip syariah, serta tanggung jawab terhadap lingkungan dan masyarakat.

Bagi BCAS, keberlanjutan merupakan bagian yang tidak terpisahkan dari nilai-nilai dasar perbankan syariah. Prinsip *maqashid syariah* yang menekankan kemaslahatan, keadilan, dan keberlanjutan menjadi landasan dalam menjalankan kegiatan usaha serta mengelola hubungan dengan seluruh pemangku kepentingan. Oleh karena itu, penerapan prinsip *environmental, social, and governance* (ESG) sejalan dengan nilai-nilai syariah yang telah menjadi prinsip operasional Bank.

### **➤ Strategi, Kebijakan untuk Merespon Tantangan Keberlanjutan**

Dalam menghadapi tantangan, BCAS mengembangkan strategi yang berfokus pada tiga pilar utama, yaitu perbankan syariah yang berkelanjutan, institusi yang kontributif dan bertanggung jawab, serta sumber daya manusia yang berkualitas dan sejahtera. Melalui ketiga pilar tersebut, Bank memastikan bahwa pertumbuhan usaha sejalan dengan prinsip kehati-hatian, tata kelola yang baik, serta kontribusi positif terhadap masyarakat dan lingkungan.

Sepanjang 2025, penerapan keuangan berkelanjutan di BCAS tetap menghadapi sejumlah tantangan, antara lain dinamika perkembangan regulasi, tingkat pemahaman yang masih beragam di antara pemangku kepentingan, serta percepatan perkembangan teknologi digital sebagai upaya peningkatan inklusi perbankan, termasuk perbankan syariah.

### **Dear Stakeholders,**

We express our gratitude to Allah SWT for His grace and blessings, enabling PT Bank BCA Syariah (BCAS) to achieve solid performance throughout 2025. BCAS continues to strive to maintain a balance between business growth, the implementation of sharia principles, and its responsibilities toward the environment and society.

For BCAS, sustainability is an integral part of the fundamental values of Sharia banking. The principles of *maqashid sharia*, which emphasize welfare, justice, and sustainability, serve as the foundation for conducting business activities and managing relationships with all stakeholders. Therefore, the implementation of environmental, social, and governance (ESG) principles aligns with Sharia values as the Bank's operational foundation.

### **➤ Strategy and Policies in Responding to Sustainability Challenges**

In addressing various challenges, BCAS has developed a strategy focused on three main pillars: sustainable Sharia banking, a contributive and responsible institution, and high-quality and prosperous human resources. Through these three pillars, the Bank ensures that business growth is aligned with prudential principles, good governance, and positive contributions to society and the environment.

Throughout 2025, the implementation of sustainable finance at BCAS continued to face several challenges, including regulatory developments, varying levels of stakeholder understanding, and the rapid advancement of digital technology as part of efforts to enhance banking inclusion, including Sharia banking.

Untuk merespons kondisi tersebut, BCAS berupaya memperkuat fundamental pelayanan dengan mengoptimalkan pemanfaatan teknologi digital untuk menghadirkan layanan yang lebih inklusif, efisien dan meningkatkan kompetensi sumber daya manusia melalui literasi dan edukasi kepada pemangku kepentingan. Upaya tersebut secara konsisten dilaksanakan guna memastikan bank tetap relevan dan berkelanjutan.

Dalam memperkuat komitmen kami terhadap keuangan berkelanjutan, BCAS telah menyusun *roadmap* keuangan berkelanjutan periode 2023–2028 yang menjadi pedoman dalam pelaksanaan strategi serta pengukuran kinerja keberlanjutan. *Roadmap* tersebut mencakup tiga tahap pengembangan, yaitu penguatan tata kelola keberlanjutan, pengembangan portofolio pembiayaan berkelanjutan, serta penguatan implementasi strategi secara lebih terintegrasi dalam kegiatan usaha Bank.

Sebagai implementasi dari *roadmap* keuangan berkelanjutan, BCAS menetapkan Rencana Aksi Keuangan Berkelanjutan (RAKB) sebagai acuan pelaksanaan program keberlanjutan secara tahunan. Sepanjang 2025, implementasi keuangan berkelanjutan dilaksanakan berdasarkan RAKB 2025 dengan realisasi target yang baik pada empat kegiatan prioritas. Untuk memastikan pelaksanaannya berjalan efektif, pengawasan dilakukan melalui koordinasi dan komunikasi aktif antara Direksi dan seluruh unit kerja secara bulanan untuk memantau pencapaian RAKB, sementara Dewan Komisaris melakukan pengawasan melalui persetujuan atas RAKB yang dilakukan secara tahunan.

Sejak tahun sebelumnya, BCAS mulai mempersiapkan penguatan pengelolaan risiko dan pengungkapan keberlanjutan sejalan dengan arahan OJK, termasuk pengembangan kerangka *Climate Risk Management & Scenario Analysis* (CRMS) dan *Climate Risk Stress Testing* (CRST). Dalam proses tersebut, BCAS juga memperhatikan perkembangan standar pengungkapan keberlanjutan global yang diterbitkan oleh *International Sustainability Standards Board*, khususnya IFRS S1 *General Requirements for Disclosure of Sustainability-related Financial Information* dan IFRS S2 *Climate-related Disclosures*, sebagai referensi dalam memperkuat pengelolaan serta pengungkapan dampak, risiko, dan peluang terkait keberlanjutan.

Sebagai bagian dari persiapan tersebut, BCAS meningkatkan pemahaman internal mengenai isu keberlanjutan kepada jajaran pengurus dan manajemen, serta mulai melakukan pengumpulan data lingkungan melalui penghitungan awal emisi gas rumah kaca *scope 1* dan *scope 2* pada 13 gedung operasional sebagai dasar pengelolaan dan pengungkapan kinerja keberlanjutan di masa mendatang.

To respond to these conditions, BCAS has strengthened its service fundamentals by optimizing the use of digital technology to deliver more inclusive and efficient services, as well as enhancing human resource competencies through literacy and education initiatives for stakeholders. These efforts are consistently carried out to ensure the Bank remains relevant and sustainable.

In strengthening our commitment to sustainable finance, BCAS has developed a Sustainable Finance Roadmap for the 2023–2028 period, as a guideline for strategy implementation and sustainability performance measurement. The roadmap comprises three development stages: strengthening sustainability governance, developing a sustainable financing portfolio, and enhancing the integrated implementation of sustainability strategies within the Bank's business activities.

As part of the implementation of the Sustainable Finance Roadmap, BCAS has established the Sustainable Finance Action Plan (SFAP) as an annual reference for sustainability program execution. Throughout 2025, sustainable finance initiatives were implemented based on the 2025 SFAP, with satisfactory achievement across four priority activities. To ensure effective implementation, supervision is conducted through monthly coordination and active communication between the Board of Directors and all work units to monitor SFAP achievements, while the Board of Commissioners performs oversight through annual approval of the SFAP.

Since the previous year, BCAS has begun strengthening its risk management and sustainability disclosure framework in line with the direction of the Financial Services Authority (OJK), including the development of the *Climate Risk Management & Scenario Analysis* (CRMS) and *Climate Risk Stress Test* (CRST) frameworks. In this process, BCAS also takes into account global sustainability disclosure standards issued by the *International Sustainability Standards Board*, particularly IFRS S1 *General Requirements for Disclosure of Sustainability-related Financial Information* and IFRS S2 *Climate-related Disclosures*, as references to strengthen the management and disclosure of sustainability-related impacts, risks, and opportunities.

As part of this preparation, BCAS has enhanced internal understanding of sustainability issues among management and executives, and has begun collecting environmental data through initial calculations of *Scope 1* and *Scope 2* greenhouse gas emissions across 13 operational buildings as a basis for future sustainability performance management and disclosure.

## Capaian Kinerja Keberlanjutan, Penerapan Keuangan Berkelanjutan, dan Strategi Pencapaian Target

### Pertumbuhan Kinerja Operasional dan Ekonomi yang Berkualitas

Indonesia merupakan negara dengan jumlah penduduk muslim terbesar di dunia. Dengan sekitar 87% populasi beragama Islam, Indonesia memiliki potensi yang sangat besar untuk mengembangkan ekosistem ekonomi dan keuangan syariah yang inklusif dan berorientasi pada keberlanjutan. Dalam konteks tersebut, BCAS melihat bahwa perbankan syariah memiliki peran strategis tidak hanya sebagai lembaga intermediasi keuangan, tetapi juga sebagai penggerak aktivitas ekonomi yang berlandaskan nilai etika, keadilan, dan kemaslahatan.

Sepanjang 2025, BCAS berhasil mencatat pertumbuhan usaha yang sehat. Total aset mencapai Rp19,2 triliun, tumbuh 15,4% dibandingkan tahun sebelumnya, sementara penyaluran pembiayaan meningkat 23,1% menjadi Rp13,19 triliun dengan 22% dari total pembiayaan disalurkan pada pembiayaan berawasan lingkungan. Peningkatan kepercayaan masyarakat terhadap BCA Syariah tercermin pada pertumbuhan Dana Pihak Ketiga (DPK) yang didukung oleh penerapan prinsip kehati-hatian dan tata kelola yang *prudent* sehingga Bank mampu menjaga kualitas pembiayaan yang tetap terjaga baik.

Komitmen BCA Syariah dalam penerapan keuangan berkelanjutan tercermin dari peningkatan pembiayaan pada kegiatan usaha berkelanjutan (KUB), yang pada akhir 2025 mencapai sekitar Rp3,02 triliun, tumbuh 6,8% dibandingkan 2024. Melalui penyaluran pembiayaan yang bertanggung jawab, BCAS berupaya mendukung pertumbuhan ekonomi hijau serta berkontribusi dalam upaya mitigasi dan adaptasi perubahan iklim, sekaligus mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*) di Indonesia.

Di sisi lain, transformasi digital tetap menjadi salah satu pilar penting dalam mendukung keberlanjutan usaha BCAS. Sepanjang 2025, Bank melanjutkan pengembangan layanan digital, termasuk penguatan fitur transaksi pada *mobile* dan *internet banking*, serta peningkatan kapabilitas infrastruktur teknologi informasi. BCAS juga terus memperkuat kesiapan organisasi dalam menghadapi risiko teknologi dan keamanan informasi melalui penguatan pengendalian internal, peningkatan kesadaran keamanan siber, serta pengembangan kompetensi karyawan.

## Sustainability Performance Achievements, Implementation of Sustainable Finance, and Target Achievement Strategy

### Quality Growth in Operational and Economic Performance

Indonesia is home to the world's largest Muslim population. With approximately 87% of the population being Muslim, Indonesia has significant potential to develop an inclusive and sustainability-oriented Sharia economic and financial ecosystem. In this context, BCAS views Sharia banking plays a strategic role not only as a financial intermediary institution, but also as a driver of economic activities based on ethical values, justice, and welfare.

Throughout 2025, BCAS recorded healthy business growth. Total assets reached Rp19.2 trillion, growing by 15.4% compared to the previous year, while financing disbursement increased by 23.1% to Rp13.19 trillion, with 22% of total financing allocated to green financing. The increase in public trust in BCA Syariah is reflected in the growth of Third Party Funds (TPF), supported by the implementation of prudential principles and good governance, enabling the Bank to maintain sound financing quality.

BCA Syariah's commitment to sustainable finance is reflected in the increase in financing for sustainable business activities (KUB), which reached approximately Rp3.02 trillion at the end of 2025, growing by 6.8% compared to 2024. Through responsible financing, BCAS seeks to support green economic growth and contribute to climate change mitigation and adaptation efforts, while also supporting the achievement of the Sustainable Development Goals (SDGs) in Indonesia.

On the other hand, digital transformation remains one of the key pillars in supporting BCAS's business sustainability. Throughout 2025, the Bank continued to develop digital services, including enhancements to the mobile and internet banking transaction features, as well as strengthening its information technology infrastructure capabilities. BCAS also continues to strengthen organizational readiness in addressing technology and information security risks through enhanced internal controls, increased cybersecurity awareness, and employee competency development.

## Kinerja Aspek Sosial

BCAS berupaya menciptakan lingkungan kerja yang inklusif, adil, dan bebas dari diskriminasi. Prinsip kesetaraan kesempatan diterapkan dalam pengelolaan sumber daya manusia, termasuk dalam pengembangan karier dan keterlibatan karyawan pada berbagai level organisasi. Pada 2025, jumlah perempuan mencakup sekitar 40% dari jajaran Direksi serta 48,1% dari pejabat eksekutif.

BCAS juga terus memperkuat pengembangan kompetensi karyawan sebagai bagian dari upaya menjaga kualitas sumber daya manusia yang profesional dan adaptif. Sepanjang 2025, BCAS mengalokasikan investasi sebesar Rp9,0 miliar untuk pelatihan dan pengembangan karyawan, dengan rata-rata jam pelatihan sebesar 9,5 jam per karyawan.

Selain memperkuat aspek internal, BCAS juga berupaya memberikan kontribusi sosial kepada masyarakat melalui pelaksanaan program tanggung jawab sosial dan lingkungan (TJSL) yang dilaksanakan di bawah payung BCA Syariah Peduli. Sepanjang 2025, BCAS mengalokasikan dana TJSL sebesar Rp1,7 miliar untuk berbagai kegiatan sosial, termasuk edukasi literasi keuangan syariah, pemberdayaan usaha mikro, kecil, dan menengah (UMKM), serta kegiatan sosial kemasyarakatan lainnya. Adapun kegiatan lingkungan dilakukan melalui aksi penanaman pohon yang melibatkan berbagai pemangku kepentingan. Kegiatan literasi keuangan BCA Syariah di 2025 menjangkau sebanyak 24.702 peserta yang terdiri atas pelajar, mahasiswa, pengusaha UMKM, insan media, dan masyarakat umum.

BCAS juga melanjutkan program WEpreneur, yaitu program pembinaan kewirausahaan bagi pengusaha UMKM perempuan. Di tahun ketiga penyelenggaraannya, WEpreneur menambah jumlah peserta pembinaan sebanyak 30 peserta (BigSista) dan menghubungkan kembali 45 BigSista dari WEpreneur tahun sebelumnya. WEpreneur menjadi sebuah wadah kolaborasi dan berjejaring yang mendorong kapasitas dan kemandirian perempuan untuk penguatan ekonomi mikro. Kegiatan micro mentoring terkait kewirausahaan dilaksanakan sebagai bentuk kepedulian para BigSista terhadap pemberdayaan lingkungan sekitar mereka telah mampu menjangkau 3.148 peserta.

## Kinerja Aspek Lingkungan

BCAS secara bertahap mengembangkan pengukuran dan pengelolaan dampak lingkungan dari kegiatan operasional Bank. Sejak tahun 2023, BCAS mulai melakukan penghitungan konsumsi energi serta pengukuran emisi gas rumah kaca (GRK) yang dihasilkan dari aktivitas operasional, terutama yang termasuk dalam cakupan emisi GRK scope 1 dan scope 2. Pada 2025, tercatat emisi GRK sebesar 1.699,7 Ton CO<sub>2</sub>e,

## Social Performance

BCAS strives to create an inclusive, fair, and discrimination-free work environment. The principle of equal opportunity is applied in human resource management, including career development and employee engagement across various organizational levels. In 2025, women accounted for approximately 40% of the Board of Directors and 48.1% of executive officers.

BCAS also continues to strengthen employee competency development as part of its efforts to maintain a professional and adaptive workforce. Throughout 2025, BCAS allocated Rp9.0 billion for employee training and development, with an average training duration of 9.5 hours per employee.

In addition to strengthening internal aspects, BCAS also contributes to society through the implementation of corporate social and environmental responsibility (CSR) programs under the BCA Syariah Peduli umbrella. Throughout 2025, BCAS allocated Rp1.7 billion for various social activities, including Sharia financial literacy education, empowerment of micro, small, and medium enterprises (MSMEs), and other social community activities. Environmental activities were carried out through tree-planting initiatives involving various stakeholders. Financial literacy programs in 2025 reached 24,702 participants consisting of students, university students, MSME entrepreneurs, media professionals, and the general public.

BCAS also continued the WEpreneur program, an entrepreneurship development program for women entrepreneurs in MSME sector. In its third year of implementation, WEpreneur added 30 new participants (BigSista) and reconnected with 45 BigSista from previous cohorts. WEpreneur serves as a collaborative platform and networking space that enhances women's capacity and independence to strengthen the microeconomic sector. Entrepreneurship-related micro-mentoring activities, as part of the BigSista community empowerment initiatives, managed to reach 3,148 participants.

## Environmental Performance

BCAS has been gradually developing the measurement and management of environmental impacts from the Bank's operational activities. Since 2023, BCAS has begun calculating energy consumption and measuring greenhouse gas (GHG) emissions generated from operational activities, particularly those included in Scope 1 and Scope 2 emissions. In 2025, GHG emissions were recorded at 1,699.7 tCO<sub>2</sub>e, an increase of 20.1%

meningkat 20,1% dari tahun sebelumnya. Intensitas emisi GRK *scope 1* dan *scope 2* per pendapatan operasional tercatat sebesar 2,0 ton CO<sub>2</sub>e/Rp miliar.

Sepanjang 2025, BCAS terus mendorong penerapan perilaku kerja yang lebih ramah lingkungan melalui penguatan budaya *green lifestyle* di lingkungan kerja. Berbagai inisiatif dilakukan untuk meningkatkan efisiensi penggunaan sumber daya, antara lain penghematan energi listrik, penggunaan kertas dengan mengoptimalkan transaksi perbankan digital dan digitalisasi proses internal. Penerapan budaya *green lifestyle* di lingkungan kerja berhasil menurunkan penggunaan listrik sebesar 40.953,8 kWh, dari 1.641.677,4 kWh pada 2024 menjadi 1.600.723,6 kWh pada 2025 di seluruh gedung milik BCA Syariah di seluruh Indonesia. Intensitas energi listrik per pendapatan di 2025 tercatat 1.237,6 kWh/Rp miliar.

Selain mengelola dampak lingkungan dari kegiatan operasional, pada 2025 BCAS juga mulai memperkuat pengelolaan risiko iklim yang terkait dengan aktivitas pembiayaan. Upaya ini dilakukan melalui pengukuran emisi pembiayaan yang mencakup 57,7% pembiayaan di 2024, serta pelaksanaan CRMS dan CRST. Hasil pengukuran menunjukkan bahwa emisi pembiayaan BCAS sebesar 391.133 tCO<sub>2</sub>e. Secara keseluruhan, struktur permodalan BCAS dinilai masih cukup kuat untuk menyerap potensi dampak risiko iklim.

### Kinerja Aspek Tata Kelola

BCAS menerapkan praktik tata kelola perusahaan yang baik (GCG), selaras dengan prinsip *maqashid syariah* serta secara bertahap mengintegrasikan aspek ESG dalam proses bisnis dan pengelolaan risiko. Penguatan tata kelola keberlanjutan menjadi fokus awal dalam *roadmap* keuangan berkelanjutan BCAS periode 2023–2028, khususnya melalui pembentukan struktur pengelolaan keberlanjutan di dalam organisasi.

Untuk mendukung implementasi tersebut, BCAS membentuk Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi, dan Kesekretariatan yang berperan mengoordinasikan pelaksanaan keuangan berkelanjutan di seluruh unit kerja. Bank juga memperkuat pengelolaan risiko teknologi melalui Fungsi IT Security, yang bertugas melakukan pengujian kerentanan sistem serta menjalankan Sistem Manajemen Keamanan Informasi sesuai standar ISO 27001:2022.

BCAS mulai mengintegrasikan aspek ESG ke dalam indikator kinerja utama (KPI) di berbagai unit kerja untuk mendukung pengukuran kinerja keberlanjutan secara lebih sistematis. Bank juga secara berkala meninjau dan memperbarui kebijakan internal, termasuk integrasi ESG dalam Kode Etik Bankir BCA Syariah, pedoman pemetaan portofolio pembiayaan sesuai Taksonomi

compared to the previous year. Scope 1 and scope 2 GHG emission intensity per revenue was recorded at 2.0 tCO<sub>2</sub>e per Rp billion.

Throughout 2025, BCAS continued to promote more environmentally friendly work practices through strengthening a green lifestyle culture in the workplace. Various initiatives were implemented to improve resource efficiency, including electricity savings, paper reduction through the optimization of digital banking transactions, and the digitalization of internal processes. The implementation of a green lifestyle culture in the workplace successfully reduced electricity consumption by 40,953.8 kWh, from 1,641,677.4 kWh in 2024 to 1,600,723.6 kWh in 2025 across all BCA Syariah-owned buildings throughout Indonesia. Electricity energy intensity per revenue in 2025 was recorded at 1,237.6 kWh per Rp billion.

In addition to managing environmental impacts from operational activities, in 2025 BCAS also began strengthening climate risk management related to financing activities. This effort was carried out through the measurement of financed emissions, which account for 57.7% of financing in 2024, as well as the implementation of CRMS and CRST. The results show that BCAS financed emissions amounted to 391,133 tCO<sub>2</sub>e. Overall, BCAS's capital structure is considered sufficiently strong to deal with potential climate-related risks.

### Governance Performance

BCAS implements good corporate governance (GCG) practices in line with the principles of *maqashid sharia* and has gradually integrated ESG aspects into business processes and risk management. Strengthening sustainability governance is an initial focus of BCAS's 2023–2028 Sustainable Finance Roadmap, particularly through the establishment of a sustainability governance structure within the organization.

To support this implementation, BCAS established the Department of Economic, Social & Environmental Sustainability Management, Corporate Communications, and Secretariat Affairs, which is responsible for coordinating sustainable finance implementation across all work units. The Bank also strengthens technology risk management through the IT Security Function, which is responsible for system vulnerability testing and the implementation of the Information Security Management System in accordance with ISO 27001:2022 standards.

BCAS has begun integrating ESG aspects into key performance indicators (KPIs) across various work units to support more systematic sustainability performance measurement. The Bank also periodically reviews and updates internal policies, including the integration of ESG into the BCA Syariah Banker Code of Ethics, portfolio mapping guidelines in accordance with the Indonesian

Keuangan Berkelanjutan Indonesia (TKBI), serta ketentuan keterbukaan informasi.

Sejalan dengan penguatan tata kelola keberlanjutan, BCAS mempersiapkan penerapan IFRS S1 dan IFRS S2 yang dilaksanakan secara bertahap sampai dengan tahun 2028. Tahap pertama difokuskan pada penguatan tata kelola organisasi dan peningkatan kapasitas internal. Tahap berikutnya (2025-2026) diarahkan pada pelaksanaan *gap analysis* penyusunan laporan sesuai standar IFRS S1 dan IFRS S2, serta pengembangan sistem pengelolaan risiko iklim melalui penyusunan CRMS dan CRST. Tahap selanjutnya (2026-2027) diarahkan pada penguatan fungsi manajemen dan tata kelola perusahaan. BCAS menargetkan implementasi penuh dalam pelaporan keberlanjutan Bank pada 2027-2028.

### **Prestasi**

Komitmen BCAS dalam memperkuat tata kelola perusahaan, pengembangan sumber daya manusia, serta kontribusi pada ekosistem keuangan syariah memperoleh pengakuan dari berbagai lembaga independen. BCAS meraih penghargaan pada ajang Annual Report Award 2025 untuk periode laporan 2024. Selain itu, BCAS menerima penghargaan The Best Indonesia GCG Award IX 2025. BCAS juga menerima apresiasi dalam Stellar Workplace Awards 2025 atas upaya menciptakan lingkungan kerja yang mendukung kesejahteraan dan keterlibatan karyawan mendukung perkembangan perusahaan. Di sisi lain, kontribusi BCAS dalam mendukung penguatan industri halal nasional turut diakui melalui penghargaan pada Indonesia Halal Industry Awards 2025.

Berbagai penghargaan tersebut menjadi refleksi dari komitmen BCAS dalam menjalankan praktik perbankan syariah yang berlandaskan tata kelola yang baik, pengembangan sumber daya manusia, serta dukungan terhadap ekosistem ekonomi syariah yang berkelanjutan.

### **Melangkah ke Depan**

Di tengah dinamika perkembangan teknologi di industri keuangan, BCAS mempercepat transformasi digital guna meningkatkan kualitas layanan serta memperluas akses masyarakat terhadap layanan perbankan syariah. Pengembangan fitur pada aplikasi BSya by BCA Syariah serta pengembangan solusi transaksi bisnis seperti BIQ (*internet banking*) dan *Virtual Account Management*. BCAS juga memperoleh izin menjadi Bank Devisa untuk melayani transaksi valuta asing. Upaya ini menjadi bagian dari untuk memberikan kemudahan layanan yang lebih relevan bagi nasabah individu maupun perusahaan yang terus berkembang.

Sustainable Finance Taxonomy (TKBI), and information disclosure requirements.

In line with strengthening sustainability governance, BCAS is preparing the implementation of IFRS S1 and IFRS S2 in stages up to 2028. The first phase focuses on strengthening organizational governance and enhancing internal capacity. The next phase (2025–2026) is directed at conducting gap analysis and preparing reporting in accordance with IFRS S1 and IFRS S2, as well as developing climate risk management systems through CRMS and CRST. The subsequent phase (2026–2027) focuses on strengthening management functions and corporate governance. BCAS targets full implementation in sustainability reporting by 2027–2028.

### **Achievements**

BCAS's commitment to strengthening corporate governance, human resource development, and contributions to the Sharia finance ecosystem has received recognition from various independent institutions. BCAS received an award at the Annual Report Award 2025 for the 2024 reporting period. In addition, BCAS received The Best Indonesia GCG Award IX 2025. BCAS was also recognized at the Stellar Workplace Awards 2025 for its efforts in creating a work environment that supports employee well-being and engagement in supporting company development. Furthermore, BCAS's contribution to strengthening the national halal industry was acknowledged through an award at the Indonesia Halal Industry Awards 2025.

These awards reflect BCAS's commitment to implementing Sharia banking practices based on good governance, human resource development, and support for a sustainable Sharia economic ecosystem.

### **Moving Forward**

Amid rapid technological developments in the financial industry, BCAS is accelerating its digital transformation to improve service quality and expand public access to Sharia banking services. This includes the development of features in the BSya by BCA Syariah application and the enhancement of business transaction solutions such as BIQ (*internet banking*) and *Virtual Account Management*. BCAS has also obtained for a foreign exchange bank license to support foreign currency transactions. These initiatives are part of efforts to provide more relevant and convenient services for both individual and corporate customers.

Selain itu, BCAS juga memperluas kapabilitas dan layanan Bank untuk mendukung penguatan ekosistem ekonomi syariah. Perolehan izin sebagai Lembaga Keuangan Syariah Penerima Wakaf Uang (LKS-PWU) menjadi langkah awal strategis bagi BCA Syariah dalam mengembangkan produk dana berkelanjutan untuk menghadirkan solusi keuangan yang tidak hanya berorientasi pada bisnis, tetapi juga memberikan dampak sosial yang berkelanjutan bagi masyarakat luas. Proyek perdana diwujudkan melalui penyediaan sanitasi dan air bersih bekerjasama dengan Wakaf Salman ITB.

Ke depan, BCAS akan terus meningkatkan kapasitas organisasi, memperkuat sinergi dengan berbagai pemangku kepentingan, serta mengoptimalkan inovasi digital untuk meraih prospek usaha yang lebih baik. Melalui langkah tersebut, BCAS berharap dapat terus berkontribusi dalam pengembangan industri perbankan syariah sekaligus mendukung pertumbuhan ekonomi yang inklusif.

### Apresiasi

Direksi menyampaikan apresiasi kepada Dewan Komisaris, Dewan Pengawas Syariah, seluruh karyawan, regulator, serta para pemangku kepentingan atas dukungan dan kepercayaan yang terus diberikan kepada BCAS. Dengan berlandaskan nilai-nilai syariah, tata kelola yang kuat, serta komitmen terhadap keberlanjutan, BCAS optimistis dapat terus tumbuh secara sehat dan memberikan nilai tambah jangka panjang bagi masyarakat, industri keuangan syariah, dan perekonomian nasional.

In addition, BCAS is expanding the Bank's capabilities and services to strengthen the Sharia economic ecosystem. The acquisition of a license as an Islamic Financial Institution for Cash Waqf Recipients (LKS-PWU) marks a strategic initial step for BCA Syariah in developing sustainable fund products to provide financial solutions that are not only business-oriented but also deliver sustainable social impact for the wider community. The inaugural project was implemented through the provision of sanitation and clean water in collaboration with Wakaf Salman ITB.

Going forward, BCAS will continue to enhance organizational capacity, strengthen synergy with various stakeholders, and optimize digital innovation to achieve better business prospects. Through these efforts, BCAS aims to continue contributing to the development of the Sharia banking industry while supporting inclusive economic growth.

### Appreciation

The Board of Directors extends its appreciation to the Board of Commissioners, the Sharia Supervisory Board, all employees, regulators, and stakeholders for their continued support and trust in BCAS. Guided by sharia values, strong governance, and a commitment to sustainability, BCAS is optimistic that it will continue to grow sustainably and deliver long-term value to society, the Sharia financial industry, and the national economy.

*Wabillahi Taufik Wal Hidayah  
Wassalamu'alaikum Warahmatullahi Wabarakatuh*

Jakarta, April 2025 | Jakarta, April 2025  
Atas nama Direksi, | On behalf of the Board of Directors,



**Yuli Melati Suryaningrum**

**Presiden Direktur**  
PRESIDENT DIRECTOR

## SENTUHAN ISTIMEWA DALAM HARMONI KEBERLANJUTAN

### A SPECIAL TOUCH IN THE HARMONY OF SUSTAINABILITY

BCA Syariah bersama desainer Adrie Basuki kembali mempersembahkan karya yang berakar pada semangat circular fashion melalui kain marmer dari limbah seragam karyawan BCA Syariah. Sebuah komitmen terhadap keberlanjutan, amanah, dan nilai kebaikan yang terus bertumbuh, diperkaya dengan penciptaan desain batik eksklusif bersama pelukis neurodivergence, Oliver Wihardja.

BCA Syariah, in collaboration with designer Adrie Basuki, once again presents a creation rooted in the spirit of circular fashion, utilizing marble-patterned fabric made from recycled BCA Syariah employee uniforms. This reflects a commitment to sustainability, integrity, and the ever-growing values of kindness, further enriched by the creation of an exclusive batik design in collaboration with neurodivergent artist Oliver Wihardja.



Motif batik dikembangkan dari elemen-elemen visual yang syarat simbolisme, menghasilkan komposisi yang menyatukan nilai spiritual, estetika, dan inovasi dalam satu kesatuan yang utuh.

Batik motifs are derived from visual elements rich in symbolism, resulting in compositions that blend spiritual values, aesthetics, and innovation into a cohesive whole.

Arti elemen batik BSya:

The meaning of the elements in BSya batik:



### Burung

BIRDS

sebagai lambang kesejahteraan dan amanah

as a symbol of prosperity and trust



### Bunga & daun

FLOWERS & LEAVES

sebagai metafora tumbuhnya keberkahan

as a metaphor for the growth of blessings



### Titik-titik kecil

SMALL DOTS

sebagai representasi harmoni dan keberlanjutan

as a representation of harmony and sustainability



### Logo BSya

BSYA LOGO

sebagai metafora tumbuhnya keberkahan

as a metaphor for the growth of blessings



### Warna biru

THE COLOR BLUE

sebagai cerminan ketenangan dan kepercayaan

as a reflection of calmness and trust

Menghasilkan komposisi yang menyatukan nilai spiritual, estetika, dan inovasi dalam satu kesatuan yang utuh.

Creating a composition that unites spiritual values, aesthetics, and innovation into a cohesive whole.





# KEBERLANJUTAN DI BCA SYARIAH

SUSTAINABILITY AT BCA SYARIAH



**Total Aset**  
TOTAL ASET

 **15,4% YoY**

**Rp 19.207,4**

miliar | billion

**Laba Bersih**  
LABA BERSIH

 **15,4% YoY**

**Rp 212,0**

miliar | billion

BCAS mencatat pertumbuhan yang solid dengan kinerja keuangan menandai hasil nyata dari strategi transformasi yang berkesinambungan.

BCAS recorded solid growth, with its financial performance reflecting the tangible results of its ongoing transformation strategy.

# Strategi Keberlanjutan

## SUSTAINABILITY STRATEGY



BCAS menjalankan praktik berkelanjutan sebagai bagian dari penerapan *maqashid syariah* untuk menjaga keseimbangan kehidupan dan mewujudkan kemaslahatan bersama. Pendekatan ini mendorong pengelolaan bisnis yang menyeimbangkan kinerja finansial dengan aspek lingkungan, sosial, dan tata kelola (LST/ESG), serta mendukung pencapaian serta mendukung pencapaian *Sustainable Development Goals* (SDGs). Dalam menjalankan kegiatan usaha, BCAS mengacu pada standar hak asasi manusia internasional, antara lain *International Labour Organization* (ILO) *Conventions* dan *Universal Declaration of Human Rights* (UDHR), serta mengimplementasikannya melalui kebijakan ketenagakerjaan, termasuk Perjanjian Kerja Bersama (PKB) yang disusun melalui perundingan antara manajemen dan perwakilan karyawan. Hingga saat ini, BCAS belum melakukan proses *human rights due diligence* secara khusus. [2-23] [2-24]

BCAS merumuskan Kebijakan dan Strategi Keuangan Berkelanjutan sebagaimana ditetapkan dalam Surat Keputusan Direksi Nomor 042/SK/DIR/2023. Kebijakan tersebut menjadi acuan dalam pengintegrasian aspek ESG ke dalam aktivitas inti Bank guna mendukung kinerja keberlanjutan dan keberlangsungan usaha jangka panjang. Sebagai bagian dari upaya mitigasi dampak negatif kegiatan usaha, BCAS memperkuat pembiayaan pada sektor-sektor ramah lingkungan dengan meningkatkan pembiayaan KUB serta menempatkan investasi pada green sukuk dengan tetap menjunjung tinggi prinsip syariah. Sejalan dengan itu, prosedur pembiayaan berkelanjutan diperbarui secara berkala untuk memastikan kesesuaian kebijakan dengan arahan regulator. Pelaksanaan strategi

BCAS implements sustainable practices as part of the application of *maqashid sharia* to maintain the balance of life and promote collective welfare. This approach encourages business management that balances financial performance with environmental, social, and governance (ESG) aspects, while also supporting the achievement of the Sustainable Development Goals (SDGs). In conducting its business activities, BCAS refers to international human rights standards, including the International Labour Organization Conventions (ILO) and the Universal Declaration of Human Rights (UDHR), and implements them through employment policies, including the Collective Labor Agreement (CLA), which is formulated through negotiations between management and employee representatives. To date, BCAS has not conducted a specific human rights due diligence process. [2-23] [2-24]

BCAS has established its Sustainable Finance Policy and Strategy as set out in Board of Directors Decree No. 042/SK/DIR/2023. This policy serves as a guideline for integrating ESG aspects into the Bank's core activities to support sustainability performance and long-term business continuity. As part of efforts to mitigate the negative impacts of its business activities, BCAS strengthens financing in environmentally friendly sectors by increasing sustainable financing and allocating investments in green sukuk, while upholding sharia principles. In line with this, sustainable financing procedures are regularly updated to ensure alignment with regulatory directions. The implementation of the sustainability strategy is carried out under the direction

keberlanjutan berada di bawah arahan Direksi dan pengawasan Dewan Komisaris. Adapun pokok ringkasan kebijakan keberlanjutan BCAS dapat diakses pada situs resmi BCAS. [2-22]

of the Board of Directors and the supervision of the Board of Commissioners. The key points of the BCAS sustainability policy summary can be accessed at BCAS's website. [2-22]

## Membangun Budaya Keberlanjutan BUILDING A SUSTAINABILITY CULTURE

Budaya keberlanjutan dibangun melalui penetapan visi, misi, tata nilai, serta pilar kebijakan keberlanjutan sebagai landasan operasional Bank. BCAS telah memperbarui Kode Etik Bankir guna mempertegas komitmen seluruh insan Bank dalam mematuhi prinsip syariah, ketentuan peraturan perundang-undangan, serta mendukung pembangunan ekonomi, sosial, dan lingkungan yang berkelanjutan. Kerangka tersebut menjadi pedoman bagi seluruh jenjang jabatan dan unit kerja dalam menerapkan praktik bisnis yang bertanggung jawab dan berorientasi jangka panjang. [2-22][2-24]

A sustainability culture is built through the establishment of the Bank's vision, mission, core values, and sustainability policy pillars as the foundation of its operations. BCAS has updated its Bankers' Code of Ethics to reinforce the commitment of all employees to comply with sharia principles, applicable laws and regulations, and to support sustainable economic, social, and environmental development. This framework serves as a guideline for all levels and work units in implementing responsible and long-term oriented business practices. [2-22] [2-24]

Upaya penguatan budaya keberlanjutan juga diwujudkan melalui penerapan gaya hidup ramah lingkungan (*green lifestyle*) di lingkungan kerja, antara lain melalui pemilahan sampah, pengaturan operasional lift, sosialisasi penghematan listrik, air, dan kertas melalui media internal @bcasberaniberubah, serta penggantian prasarana kantor secara bertahap untuk meningkatkan efisiensi energi. [2-24]

Efforts to strengthen the sustainability culture are also realized through the implementation of a green lifestyle in the workplace, including waste segregation, optimization of elevator operations, and campaigns to save electricity, water, and paper through internal media @bcasberaniberubah, as well as the gradual replacement of office infrastructure to improve energy efficiency. [2-24]

## Visi, Misi, dan Nilai Keberlanjutan [2-22] SUSTAINABILITY VISION, MISSION, AND VALUES



### Visi VISION

Menjadi Bank Syariah andalan dan pilihan masyarakat selaras dengan pembangunan berkelanjutan Indonesia.

To become a trusted and reliable Sharia bank preferred by the people that aligns with Indonesia's sustainable development.



### Misi MISSION

Senantiasa menyelaraskan kegiatan usaha perusahaan dengan Prinsip Keuangan Berkelanjutan.

To continuously align the company's business activities with the Sustainable Finance Principles.

**Tata Nilai Keberlanjutan**  
SUSTAINABILITY CORE VALUES



**Teamwork**  
(Kerja Sama)



**Responsibility**  
(Tanggung Jawab)



**Integrity**  
(Integritas)



**Professional**  
(Profesional)

**Pilar Kebijakan dan Strategi Keberlanjutan** [2-22]  
SUSTAINABILITY POLICY AND STRATEGY PILLAR



**Perbankan Syariah yang Berkelanjutan**  
Sustainable  
Sharia Banking

Memaksimalkan nilai pemangku kepentingan dengan kinerja unggul yang berkelanjutan melalui solusi inovatif dan bertanggung jawab.

Maximizing stakeholder value with sustainable excellence performance through innovative and responsible solutions.



**Institusi yang Kontributif dan Bertanggung Jawab**  
Contributory and  
Responsible Institution

Memberikan kontribusi positif bagi lingkungan dan masyarakat sebagai bagian dari tanggung jawab bisnis Perusahaan, serta secara aktif meningkatkan pemahaman dan pelaksanaan ESG pada pemangku kepentingan.

Making positive contributions to the environment and society as part of the Company's business responsibilities, and actively raising ESG awareness and implementation among stakeholders.



**Sumber Daya Manusia yang Berkualitas dan Sejahtera**  
Quality and Prosperous  
Human Resources

Meningkatkan kualitas SDM yang andal dan kompeten dalam memberikan layanan kepada nasabah dan mewujudkan *work-life balance and happiness*.

Increasing the quality of reliable and competent human resources in providing services to customers and realizing work-life balance and happiness.

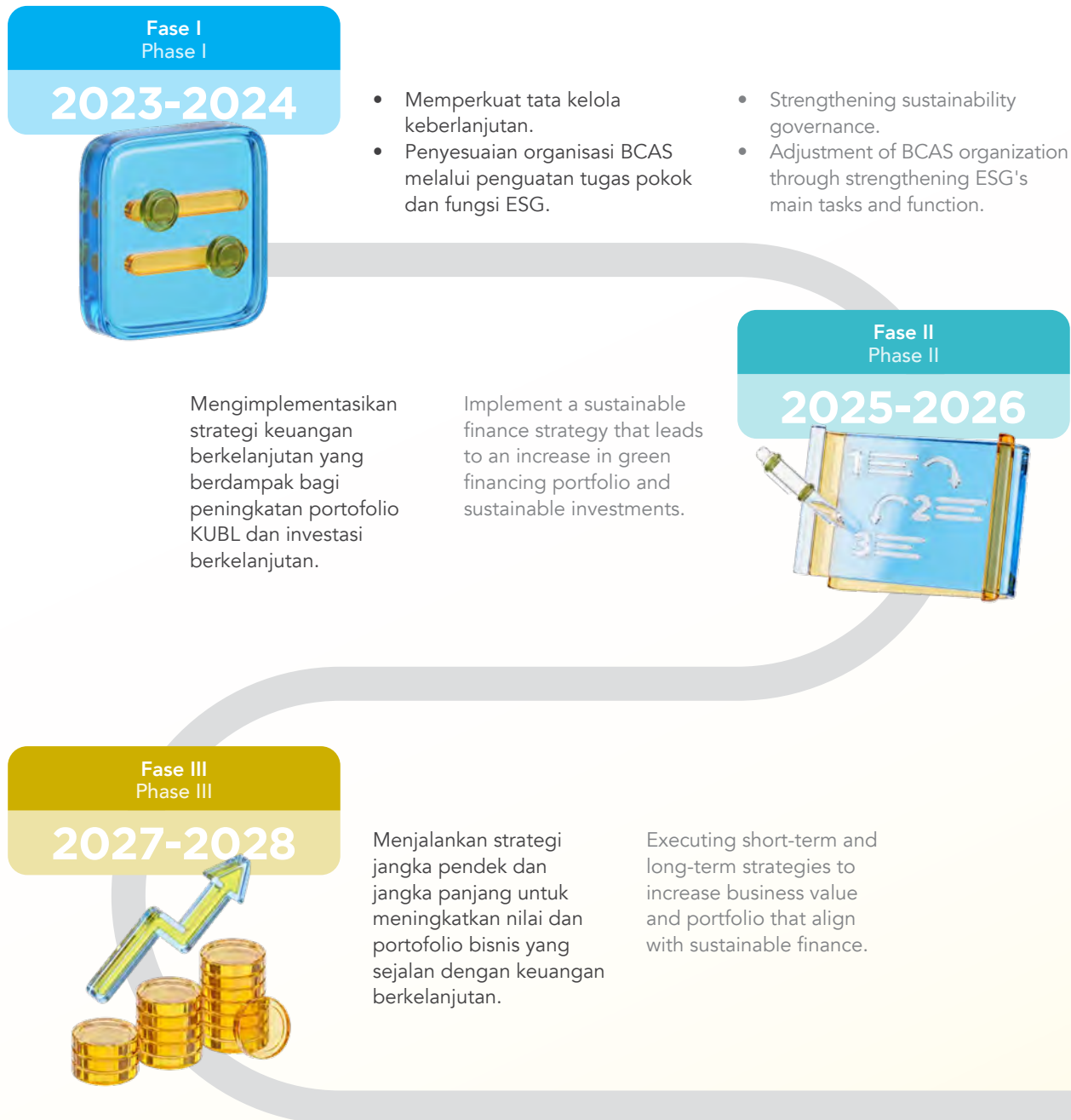


## Roadmap Implementasi Keuangan Berkelanjutan

### SUSTAINABLE FINANCE IMPLEMENTATION ROADMAP

BCAS menyusun peta jalan penerapan keuangan berkelanjutan sebagai acuan pencapaian target kinerja keberlanjutan jangka pendek dan jangka panjang. Peta jalan ini dirancang untuk periode lima tahun, yaitu 2023–2028, dengan tahapan pencapaian yang dibagi ke dalam tiga fase.

BCAS has developed a sustainable finance roadmap as a reference for achieving its short-term and long-term sustainability performance targets. This roadmap is designed for a five-year period, from 2023 to 2028, with achievement stages divided into three phases.



# Tentang Kami

## ABOUT US

### Informasi Umum [2-1] GENERAL INFORMATION

#### Bentuk Legal LEGAL FORM

Perseroan Terbatas  
Limited Liability Company

#### Nama NAME



#### Bidang Usaha [2-6] LINE OF BUSINESS

Bank Umum Syariah (BUS)  
Sharia Commercial Bank

#### Dasar Hukum Pendirian LEGAL BASIS OF ESTABLISHMENT

Akta Pernyataan Keputusan di Luar Rapat PT Bank UIB nomor 49 tanggal 16 Desember 2009 yang dibuat di hadapan Notaris Pudji Rezeki Irawati, S.H., Notaris di Jakarta, dan telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusannya No. AHU-01929. AH.01.02 tanggal 14 Januari 2010 tentang Persetujuan Akta Perubahan Anggaran Dasar Perseroan dan telah diumumkan dalam Berita Negara Republik Indonesia pada Tambahan Berita Negara Republik Indonesia Nomor 23 tanggal 20 Maret 2012.

#### Lokasi Operasi OPERATIONAL AREA

Indonesia

#### Jumlah Jaringan TOTAL NETWORK

77

Kantor Cabang  
Branches

Deed of Circular Resolution of PT Bank UIB number 49 dated December 16, 2009 made before Notary Pudji Rezeki Irawati, S.H., Notary in Jakarta, and has received approval from the Minister of Law and Human Rights of the Republic of Indonesia in his Decree No. AHU-01929.AH.01.02 dated January 14, 2010 on the Approval of Deed of Amendment to the Articles of Association of the Company and has been announced in the State Gazette of the Republic of Indonesia in Addendum to the State Gazette of the Republic of Indonesia No. 23 dated March 20, 2012.

#### Komposisi Pemegang Saham COMPOSITION OF SHAREHOLDERS

PT Bank Central Asia Tbk : 99,99995%

PT BCA Finance : 0,00005%



#### Alamat Kantor Pusat HEAD OFFICE ADDRESS

PT Bank BCA Syariah  
Jl. Jatinegara Timur No. 72, Jakarta Timur 13310  
(+62 21) 8505030, 8505035

Halo BCA 1500888  
halobcasyariah@bca.co.id

[www.bcasyariah.co.id](http://www.bcasyariah.co.id)

**Perubahan yang Bersifat Signifikan** [2-6]  
SIGNIFICANT CHANGES

Pada 2025, terdapat perubahan susunan Direksi di BCAS. Informasi lebih lanjut dapat dilihat pada Laporan Tahunan 2025 BCAS.

In 2025, there was a change in the composition of the Board of Directors at BCAS. Further information can be found in the BCAS 2025 Annual Report.

**Skala Usaha**  
BUSINESS SCALE

**Jumlah Aset**  
Total Assets

**Rp19.207,4**  
miliar | billion

**Jumlah Liabilitas**  
Total Liabilities

**Rp15.824,4**  
miliar | billion

**Jumlah Ekuitas**  
Total Equity

**Rp3.383,0**  
miliar | billion

**Pendapatan operasional**  
Operating income

**Rp832,4**  
miliar | billion

**Lababersih**  
Net income

**Rp212,0**  
miliar | billion



**Jumlah Karyawan**  
TOTAL EMPLOYEE



**841**  
Orang  
People

**412**  
Laki-laki  
Male

**429**  
Perempuan  
Female

49%

51%

### Jumlah Karyawan berdasarkan Jabatan TOTAL EMPLOYEE BY POSITION

**Staf**  
Staff

784

Orang  
People

375

Laki-laki  
Male

409

Perempuan  
Female

47,8%

52,2%

**Manajer**  
Managers

30

Orang  
People

23

Laki-laki  
Male

7

Perempuan  
Female

76,7%

23,3%

**Pejabat Eksekutif**  
Executive Officers

27

Orang  
People

14

Laki-laki  
Male

13

Perempuan  
Female

51,9%

48,1%

20 Perempuan  
Female

perempuan dengan jabatan manajer ke atas, atau  
females with managerial positions and above, or

35% Perempuan  
Female

dari total manajer ke atas  
of total managers and above

### Jumlah Karyawan berdasarkan Usia (Orang) NUMBER OF EMPLOYEES BY AGE (PEOPLE)

60

<25  
tahun | years old

7,1%

489

25-<35  
tahun | years old

198

35-<45  
tahun | years old

58,1%

60

45-<55  
tahun | years old

34

≥55  
tahun | years old

23,5%

7,1%

4,0%

### Jumlah Karyawan berdasarkan Pendidikan (Orang) NUMBER OF EMPLOYEES BY EDUCATION (PEOPLE)

46

Pascasarjana  
Master's degree

5,5%

667

Sarjana  
Bachelor's degree

79,3%

70

Diploma  
Associate's degree

8,3%

6,9%

58

Nonakademi  
Non-academic

## Jumlah Karyawan berdasarkan Status Ketenagakerjaan (Orang)

NUMBER OF EMPLOYEES BY EMPLOYMENT STATUS (PEOPLE)

740

Karyawan tetap  
Permanent employees

101

Karyawan kontrak  
Contract employees

196

Karyawan alih daya  
Outsourced employees

71,4%

9,7%

18,9%

## Produk, Layanan, dan Kegiatan Usaha yang Dijalankan <sup>[2-6]</sup>

### PRODUCTS, SERVICES, AND BUSINESS ACTIVITIES

BCAS menjalankan kegiatan usaha perbankan syariah sebagaimana diatur dalam Pasal 3 Akta Pernyataan Keputusan di Luar Rapat PT Bank UIB Nomor 49 tanggal 16 Desember 2009, yang mencakup penghimpunan dana, penyaluran pembiayaan, dan penyediaan jasa perbankan berbasis prinsip syariah. Beragam solusi perbankan syariah disediakan BCAS melalui produk simpanan, pembiayaan, layanan perbankan elektronik, serta jasa perbankan lainnya. Informasi lebih rinci mengenai kegiatan usaha, produk, dan layanan disampaikan dalam Laporan Tahunan BCAS Tahun 2025 pada bagian Profil Perusahaan halaman 60 dan 61 dan melalui situs web resmi Bank [www.bcasyariah.co.id](http://www.bcasyariah.co.id)

BCAS conducts its sharia banking business activities as stipulated in Article 3 of the Deed of Resolution Outside the General Meeting of Shareholders of PT Bank UIB No. 49 dated 16 December 2009, which includes fund mobilization, financing distribution, and the provision of banking services based on sharia principles. BCAS offers a wide range of sharia banking solutions through deposit products, financing, electronic banking services, and other banking services. More detailed information regarding business activities, products, and services is presented in the BCAS 2025 Annual Report under the Company Profile section on pages 60 and 61, as well as on the Bank's official website at [www.bcasyariah.co.id](http://www.bcasyariah.co.id)

## Simpanan

SAVINGS

**Giro**  
Current accounts

▲ 43,2% YoY  
**Rp 3.595,6**  
miliar | billion

**Tabungan**  
Savings

▲ 7,9% YoY  
**Rp 2.666,2**  
miliar | billion

**Deposito**  
Time deposits

▲ 11,9% YoY  
**Rp 9.170,6**  
miliar | billion

## Pembiayaan FINANCING

### Komersial Commercial

▲ 26,7% YoY  
**Rp9.446,1**  
miliar | billion

### Konsumer Consumer

▲ 47,1% YoY  
**Rp2.113,0**  
miliar | billion

### UMKM MSMEs

▼ 10,5% YoY  
**Rp1.631,7**  
miliar | billion

## Perbankan Elektronik ELECTRONIC BANKING

**148.019** user

pertumbuhan *user mobile banking* BSya  
Bsya mobile banking user growth

**130.948** user

pembukaan rekening *online* melalui BSya  
online account opening via Bsya



## Layanan Perbankan BANKING SERVICES

### Transaksi BI Fast Outgoing BI Fast Outgoing transactions

▲ 18,6% YoY  
**Rp2,3**  
juta | million

### Transaksi pembayaran QRIS QRIS payment transactions

▲ 127,9 YoY  
**Rp4,2**  
juta | million

### Rekening dana haji dan umroh Hajj and Umrah accounts

▲ 18,4% YoY  
**5.534**  
rekening | accounts

## Rantai Nilai [2-6]

### VALUE CHAIN

BCAS menjalankan kegiatan usaha di bidang perbankan syariah dengan melayani segmen nasabah individu, institusi, korporasi, komersial, serta pelaku usaha mikro, kecil, dan menengah (UMKM). Dalam penyediaan layanan syariah, BCAS bersinergi dengan BCA sebagai perusahaan induk melalui 100 Layanan Syariah Bank Umum (LSBU).

Seluruh kegiatan operasional BCAS berlokasi di Indonesia. Hingga akhir tahun 2025, jaringan operasional Bank terdiri atas 1 Kantor Pusat, 14 Kantor Cabang (KC), 19 Kantor Cabang Pembantu (KCP), dan 44 Kantor Cabang Pembantu Unit Layanan Syariah (KCP ULS) yang tersebar di wilayah Sumatra, Jawa, dan Sulawesi. Informasi lebih rinci mengenai wilayah usaha dan alamat jaringan kantor disajikan dalam Laporan Tahunan BCAS Tahun 2025 pada bagian Profil Perusahaan halaman 52 dan 62 serta melalui situs web resmi Bank [www.bcasyariah.co.id](http://www.bcasyariah.co.id)

BCAS conducts its business activities in the sharia banking sector, serving individual, institutional, corporate, commercial, and micro, small, and medium enterprise (MSME) customer segments. In delivering sharia services, BCAS synergizes with BCA as its parent company through 100 Sharia Service Units of Commercial Banks (LSBU).

All BCAS operational activities are located in Indonesia. As of the end of 2025, the Bank's operational network consisted of 1 Head Office, 14 Branch Offices, 19 Sub-Branch Offices, and 44 Sharia Service Unit Sub-Branch Offices spread across Sumatra, Java, and Sulawesi. More detailed information regarding business areas and office network addresses is presented in the BCAS 2025 Annual Report under the Company Profile section on pages 52 and 62, as well as on the Bank's official website at [www.bcasyariah.co.id](http://www.bcasyariah.co.id).

## Keanggotaan pada Asosiasi [2-28]

### ASSOCIATION MEMBERSHIP

Untuk memperkuat pemahaman terhadap dinamika industri, BCAS terlibat aktif dalam asosiasi dan organisasi industri yang relevan dengan perbankan syariah dan keberlanjutan.

To strengthen its understanding of industry dynamics, BCAS actively participates in associations and industry organizations relevant to sharia banking and sustainability.



Lembaga Penjamin Simpanan  
Deposit Insurance Agency



Asosiasi Sistem Pembayaran Indonesia  
Indonesian Payment System Association



Lembaga Alternatif Penyelesaian  
Sengketa Perbankan Indonesia  
Indonesian Banking Alternative  
Dispute Resolution Agency



Perhimpunan Bank Umum Nasional  
National Commercial Bank Association



Asosiasi Bank Syariah Indonesia  
Indonesian Sharia Bank Association



Forum Komunikasi Direktur Kepatuhan Perbankan  
Communication Forum for Banking Compliance  
Directors



Forum Komunikasi Direktur  
Operasional Perbankan  
Communication Forum for Banking  
Operations Director



Ikatan Bankir Indonesia  
Indonesian Banker Association



Indonesia Islamic Global Market Association  
Indonesia Islamic Global Market Association

# Tata Kelola Keberlanjutan

## SUSTAINABILITY GOVERNANCE

Penerapan tata kelola di BCAS difokuskan untuk memastikan pengelolaan keuangan berkelanjutan yang bertanggung jawab melalui integrasi risiko ESG dan penerapan prinsip *maqashid syariah*. Pendekatan ini dilaksanakan berdasarkan Surat Keputusan Direksi No.052/SK/DIR/2021 perihal Penerapan Keuangan Berkelanjutan dan No. 042/SK/DIR/2023 tentang Kebijakan dan Strategi Keuangan Berkelanjutan.

Governance implementation at BCAS focuses on ensuring responsible sustainable finance management through the integration of ESG risks and the application of *maqashid sharia* principles. This approach is carried out in accordance with Board of Directors Decree No. 052/SK/DIR/2021 on the Implementation of Sustainable Finance and No. 042/SK/DIR/2023 on the Sustainable Finance Policy and Strategy.

### ▶ Struktur dan Komposisi Tata Kelola Keberlanjutan

Pengelolaan risiko ESG di BCAS dilaksanakan secara terintegrasi oleh seluruh unit kerja di bawah arahan Direksi dan pengawasan Dewan Komisaris. Koordinasi implementasi keuangan berkelanjutan ditetapkan melalui Surat Keputusan Direksi Nomor 007/SK/DIR/2024 dan dijalankan oleh Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi, dan Kesekretariatan.

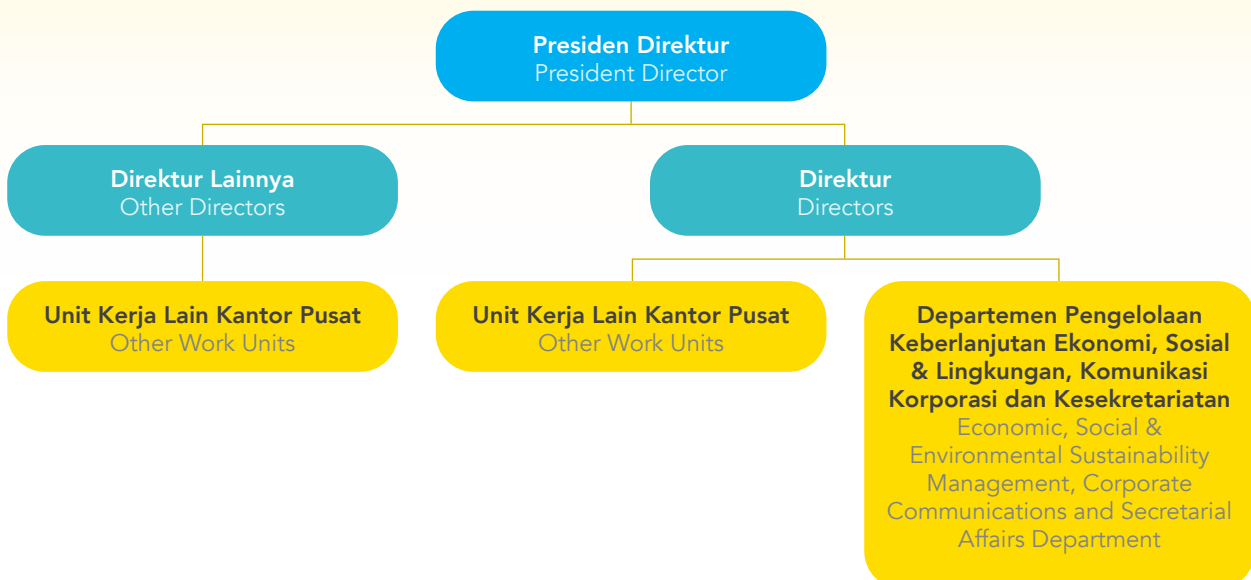
Sejalan dengan ketentuan regulator, BCAS menyampaikan laporan kinerja keberlanjutan kepada pemegang saham dalam Rapat Umum Pemegang Saham (RUPS) Tahunan. Dalam forum tersebut, pemegang saham diberikan ruang untuk menyampaikan pandangan dan masukan terkait pengelolaan risiko ESG. [FS12]

### ▶ Sustainability Governance Structure and Composition

ESG risk management at BCAS is implemented in an integrated manner across all work units under the direction of the Board of Directors and the supervision of the Board of Commissioners. The coordination of sustainable finance implementation is established through Board of Directors Decree No. 007/SK/DIR/2024 and executed by the Economic, Social & Environmental Sustainability Management, Corporate Communications, and the Secretariat Department.

In accordance with regulatory requirements, BCAS submits sustainability performance reports to shareholders at the Annual General Meeting of Shareholders (AGM). In this forum, shareholders are provided the opportunity to express views and provide input regarding ESG risk management. [FS12]

### Struktur Tata Kelola Keberlanjutan [2-9] SUSTAINABILITY GOVERNANCE STRUCTURE



Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi, dan Kesekretariatan menjalankan fungsi pengawasan integrasi aspek ESG dan pelaksanaan strategi keberlanjutan di bawah arahan langsung Direksi.

The Economic, Social & Environmental Sustainability Management, Corporate Communications, and the Secretariat Affairs Department oversee the integration of ESG aspects and the implementation of the sustainability strategy under the direct guidance of the Board of Directors.



**Ina Widjaja**

Direktur yang membidangi operasi perbankan, analisis risiko pembiayaan dan ESG  
Director in charge of Banking Operations, Financing Risk Analysis, and ESG

Uraian mengenai praktik tata kelola perusahaan yang baik, termasuk proses pemilihan organ tata kelola tertinggi, pengelolaan benturan kepentingan, mekanisme penyampaian isu penting, evaluasi kinerja, serta kebijakan remunerasi dan kompensasi organ tata kelola tertinggi, disajikan dalam Laporan BCAS Tahun 2025 pada bagian Tata Kelola Perusahaan halaman 203. [2-10] [2-11] [2-15] [2-16] [2-18] [2-19] [2-20] [2-21]

Details on good corporate governance practices, including the selection process of the highest governance bodies, conflict of interest management, mechanisms for reporting key issues, performance evaluation, and policies on remuneration and compensation of top governance bodies, are presented in the BCAS 2025 Annual Report under the Corporate Governance section on page 203. [2-10] [2-11] [2-15] [2-16] [2-18] [2-19] [2-20] [2-21]

**▶ Penanggung Jawab Penerapan Keuangan Berkelanjutan**

Penerapan keuangan berkelanjutan di BCAS dilaksanakan oleh Direksi dan seluruh unit kerja, dengan pengawasan atas dampak dan risiko ESG berada di bawah kewenangan Dewan Komisaris. Pelaksanaan tugas eksekutif senior dan karyawan lainnya dilaporkan kepada badan tata kelola tertinggi dalam proses penyusunan RAKB tahunan. [2-12] [2-13]

**▶ Person in Charge of Sustainable Finance Implementation**

The implementation of sustainable finance at BCAS is carried out by the Board of Directors and all work units, while the Board of Commissioners oversees the ESG impacts and risks. The performance of senior executives and other employees is reported to the highest governance body as part of the annual Sustainable Finance Action Plan (SFAP) preparation process. [2-12] [2-13]

**Penanggung Jawab  
Responsible Party**

Direksi  
Board of Directors

**Tugas dan Wewenang [2-24]  
Duties and Authority**

- Menetapkan strategi, kebijakan, dan tujuan perusahaan terkait keuangan berkelanjutan.
- Bertanggung jawab atas implementasi keuangan berkelanjutan.
- Establishing sustainability finance strategies, policies, and goals for the Company.
- Responsible for sustainable finance implementation.

<b>Penanggung Jawab</b> Responsible Party	<b>Tugas dan Wewenang</b> [2-24] Duties and Authority
Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi dan Kesekretariatan The Economic, Social & Environmental Sustainability Management, Corporate Communications, and Secretariat Department	<ul style="list-style-type: none"> <li>Membangun budaya keberlanjutan kepada semua pihak terkait dalam perusahaan guna mencapai kinerja keberlanjutan.</li> <li>Membangun dan menjaga citra dan identitas perusahaan melalui berbagai aktivitas komunikasi perusahaan, serta membina hubungan baik dengan seluruh pemangku kepentingan internal maupun eksternal.</li> <li>Membangun dan mengelola citra perusahaan melalui pelaksanaan kegiatan TJSL.</li> <li>Melaksanakan berbagai kegiatan kesekretariatan dan protokoler, korespondensi, dan kerumahtanggaan yang terkait dengan pengurus (Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah).</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Building the sustainable finance culture to all related parties within the company to achieve sustainability performance.</li> <li>Building and maintaining the Company's image and identity through communication activities and fostering good relationships with internal and external stakeholders.</li> <li>Building and managing the Company's image through CSR activities.</li> <li>Carrying out secretarial, protocol, correspondence, and general affairs activities related to the Board (the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board).</li> </ul>
Satuan Kerja Bisnis Komersial dan Pembinaan Cabang The Commercial Business and Branch Development Unit	Mengembangkan produk dan/atau jasa yang selaras dengan prinsip keuangan berkelanjutan.  Developing products and services that comply with the sustainable finance principles.
Satuan Kerja Pengembangan Dana & Jasa, Manajemen Jaringan dan Komunikasi Pemasaran The Fund and Service Development, Network Management, and Marketing Communications Unit	Mengembangkan produk dan/atau jasa yang selaras dengan prinsip keuangan berkelanjutan.  Developing products and services that comply with the sustainable finance principles.
Satuan Kerja Bisnis Retail dan Konsumer The Retail and Consumer Business Unit	Mengembangkan produk dan/atau jasa yang selaras dengan prinsip keuangan berkelanjutan.  Developing products and services that comply with the sustainable finance principles.
Satuan Kerja Perencanaan Perusahaan, Keuangan dan Tresuri The Corporate Planning, Finance and Treasury Unit	Memantau dan melaporkan pencapaian RAKB secara berkala kepada Direksi.  Monitoring the progress of SFAP implementation and reporting it periodically to the Board of Directors.
Satuan Kerja Analisa Risiko Pembiayaan The Financing Risk Analysis Unit	<ul style="list-style-type: none"> <li>Memetakan portofolio pembiayaan sesuai dengan ketentuan regulator terkait keuangan berkelanjutan.</li> <li>Memberikan pembekalan kepada analis mengenai pembiayaan terkait keuangan berkelanjutan.</li> <li>Mengikuti perkembangan terkini atas pembiayaan terkait keuangan berkelanjutan.</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Mapping the financing portfolio according to regulator's provisions on sustainable finance.</li> <li>Briefing analysts on sustainable finance related financing.</li> <li>Keeping updated with financing trends related to sustainable finance.</li> </ul>

Penanggung Jawab Responsible Party	Tugas dan Wewenang [2-24] Duties and Authority
Divisi Operasi The Operations Division	<p>Mengadakan pencatatan pembiayaan yang sesuai dengan ketentuan Regulator terkait keuangan berkelanjutan pada media pencatatan / pembukuan BCAS.</p> <p>Maintaining financing records in BCAS bookkeeping according to regulator's provisions on sustainable finance.</p>
Departemen Kepatuhan The Compliance Department	<ul style="list-style-type: none"> <li>• Memastikan kesesuaian implementasi keuangan berkelanjutan dengan regulasi yang berlaku.</li> <li>• Mengikuti perkembangan terkini atas keuangan berkelanjutan sesuai ketentuan OJK, pemerintah, maupun otoritas lainnya.</li> <li>• Ensuring the compliance of the Company's sustainable finance practices with relevant regulations.</li> <li>• Keeping updated with sustainable financial trends according to regulations from the OJK, government, and other authorities.</li> </ul>
Satuan Kerja Manajemen Risiko* The Risk Management Unit*	<p>Mengintegrasikan risiko ESG dalam proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko seluruh aktivitas bisnis sesuai dengan skala dan kompleksitas usaha perusahaan.</p> <p>Mainstreaming ESG risks in identifying, measuring, monitoring, and controlling the risks of the Company's business activities according to their respective scales and complexities.</p>

**Keterangan :**

\* Per 8 Juli 2025, berdasarkan Surat Keputusan Direksi Nomor 033/SK/DIR/2025 tanggal 30 Juni 2025, Departemen Manajemen Risiko resmi berubah menjadi Satuan Kerja Manajemen Risiko.

**Note :**

\* As of 8 July 2025, based on Board of Directors Decree No. 033/SK/DIR/2025 dated 30 June 2025, the Risk Management Department was officially restructured into the Risk Management Unit.

**▶ Pengembangan Kompetensi terkait Keuangan Berkelanjutan**

BCAS melaksanakan program pengembangan kompetensi keuangan berkelanjutan secara berkala bagi seluruh insan Bank. Program ini bertujuan meningkatkan wawasan dan kemampuan pengurus, manajemen puncak, serta staf dalam penerapan dan integrasi aspek ESG pada seluruh kegiatan usaha. [2-17] [FS4]

Pelatihan diselenggarakan melalui kombinasi metode daring dan luring dengan berbagai media pembelajaran, di antaranya melalui modul *e-learning*, *webinar*, *focus group discussion/FGD*, *sharing session*, dan bentuk media lain yang disesuaikan dengan kebutuhan. Pada 2025, sebanyak 1.889 peserta mengikuti 30 program pelatihan dengan total durasi pelatihan sebesar 148 jam sehingga seluruh (100%) pengurus dan karyawan baru telah memperoleh pelatihan terkait keuangan berkelanjutan.

**▶ Sustainable Finance Competency Development**

BCAS conducts sustainable finance competency development programs regularly for all Bank personnel. These programs aim to enhance the knowledge and capabilities of the Board, senior management, and staff in the implementation and integration of ESG aspects across all business activities. [2-17] [FS4]

Training is delivered through a combination of online and offline methods using various learning media, including e-learning modules, webinars, focus group discussions (FGDs), sharing sessions, and other formats tailored to participants' needs. In 2025, a total of 1,889 participants attended 30 training programs with a cumulative duration of 148 hours, ensuring that all (100%) new board members and employees received training on sustainable finance.

## ▶ Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [FS9]

Dalam implementasi keuangan berkelanjutan, BCAS menempatkan penyaluran pembiayaan sebagai area dengan tingkat risiko utama. Oleh karena itu, pendekatan pengelolaan risiko dilakukan secara menyeluruh sejak tahap awal pengajuan pembiayaan melalui analisis kelayakan terhadap calon nasabah dan aktivitas usahanya. Proses ini dilaksanakan oleh Satuan Kerja Analisa Risiko Pembiayaan (SKARP) yang sekaligus melakukan pemetaan portofolio pembiayaan berdasarkan kategori KUB dan TKBI.

Pengelolaan risiko tersebut dijalankan secara terintegrasi dengan fungsi manajemen risiko, di mana Satuan Kerja Manajemen Risiko berperan memantau risiko keberlanjutan dan memastikan kesesuaiannya dengan kerangka pengelolaan risiko Bank secara menyeluruh. Sebagai lapisan pengendalian tambahan, Satuan Kerja Audit Internal (SKAI) melakukan pengawasan atas penerapan prosedur analisis dan pemrosesan pembiayaan guna memastikan kepatuhan terhadap kebijakan dan ketentuan yang berlaku.

Pengelolaan dan pemantauan penerapan keuangan berkelanjutan di BCAS dilakukan secara aktif oleh Direksi, dengan penanggung jawab utama berada pada Direktur yang membidangi analisis risiko pembiayaan dan operasional perbankan. Direktur tersebut juga membawahi Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi, dan Kesekretariatan. Hasil pengelolaan risiko dan kinerja keberlanjutan dibahas bersama Direksi dan Dewan Komisaris sebagai badan tata kelola tertinggi.

Efektivitas penerapan keuangan berkelanjutan, pengelolaan ESG, serta pencapaian KPI ESG dievaluasi dalam proses penyusunan dan pembahasan RAKB oleh Direksi, untuk selanjutnya disampaikan kepada Dewan Komisaris guna memperoleh persetujuan. BCAS melaporkan kinerja keberlanjutan kepada pemangku kepentingan melalui *media update* per semester dan kepada pemegang saham melalui RUPS Tahunan. Meskipun belum memiliki kebijakan khusus terkait hak suara (*voting policy*) atas isu ESG, pemegang saham tetap memiliki kesempatan untuk menyampaikan pendapat dalam forum RUPS. [FS12]

Untuk meningkatkan transparansi dan keterbukaan informasi, BCAS menyajikan informasi implementasi keuangan berkelanjutan dan kinerja keberlanjutan dalam Laporan Keberlanjutan yang tersedia dan dapat diakses melalui situs web resmi Bank [www.bcasyariah.co.id](http://www.bcasyariah.co.id)

## ▶ Risk Assessment of Sustainable Finance Implementation [FS9]

In implementing sustainable finance, BCAS considers financing disbursement as a high-risk area. Therefore, risk management is conducted comprehensively from the initial financing application stage through feasibility analysis of prospective customers and their business activities. This process is carried out by the Financing Risk Analysis Unit (SKARP), which also maps the financing portfolio based on KUB and TKBI categories.

This risk management is integrated with the Bank's overall risk management function, where the Risk Management Unit monitors sustainability risks and ensures alignment with the Bank's comprehensive risk management framework. As an additional control layer, the Internal Audit Unit (SKAI) oversees the implementation of financing analysis and processing procedures to ensure compliance with applicable policies and regulations.

The management and monitoring of sustainable finance implementation at BCAS are actively conducted by the Board of Directors, with primary responsibility held by the Director overseeing financing risk analysis and banking operations. This Director also supervises the Economic, Social & Environmental Sustainability Management, Corporate Communications, and the Secretariat Affairs. Risk management results and sustainability performance are discussed with the Board of Directors and the Board of Commissioners, as the highest governance body.

The effectiveness of sustainable finance implementation, ESG management, and achievement of ESG KPIs are evaluated during the preparation and discussion of the Sustainable Finance Action Plan (SFAP) by the Board of Directors, before being submitted to the Board of Commissioners for approval. BCAS reports sustainability performance to stakeholders through semi-annual updates and to shareholders via the Annual General Meeting of Shareholders (AGM). Although there is not yet a specific voting policy on ESG issues, shareholders are still given the opportunity to express their opinions at the AGM. [FS12]

To enhance transparency and information disclosure, BCAS provides details on sustainable finance implementation and sustainability performance in the Sustainability Report, which is available and accessible on the Bank's official website at [www.bcasyariah.co.id](http://www.bcasyariah.co.id).

## Hubungan dengan Pemangku Kepentingan [2-29][FS5]

Pemangku kepentingan BCAS meliputi individu dan kelompok yang terdampak serta berpengaruh terhadap keberlanjutan usaha Bank. Dalam pengelolaan isu ESG, BCAS secara aktif melibatkan seluruh pemangku kepentingan. Adapun pemangku kepentingan kami terdiri dari tujuh kelompok pemangku kepentingan (internal dan eksternal) yang dilibatkan sesuai kebutuhan masing-masing, meliputi:

## Relationship with Stakeholders [2-29][FS5]

BCAS stakeholders include individuals and groups who are affected by and have an influence on the Bank's business sustainability. In managing ESG issues, BCAS actively engages all stakeholders. Our stakeholders are categorized into seven groups (internal and external), and are engaged according to their respective roles and interests, including:

Kategori Pemangku Kepentingan Stakeholder Group	Kebutuhan Needs	Respons Bank Bank's Response	Sarana Pelibatan dan Frekuensi Engagement Method and Frequency
Investor dan Pemegang Saham Investors and Shareholders	<ul style="list-style-type: none"> <li>Keterbukaan informasi kinerja keuangan dan kinerja keberlanjutan</li> <li>Kelangsungan bisnis</li> </ul>	<ul style="list-style-type: none"> <li>Mempublikasikan Laporan Keuangan, Laporan Tahunan, Laporan Keberlanjutan, dan Laporan Fakta Material</li> <li>Melakukan penguatan praktik GCG</li> <li>Menyampaikan informasi terkini melalui situs web</li> </ul>	<ul style="list-style-type: none"> <li>RUPS Tahunan (tahunan)</li> <li>RUPS Luar Biasa (sesuai kebutuhan)</li> <li>Laporan Keuangan (bulanan, triwulanan, tahunan)</li> <li>Laporan Tahunan (tahunan)</li> <li>Laporan Keberlanjutan (tahunan)</li> <li>Laporan Fakta Material (tahunan)</li> <li>Situs web BCAS (sesuai kebutuhan)</li> </ul>
	<ul style="list-style-type: none"> <li>Disclosure of financial and sustainability performance information</li> <li>Business continuity</li> </ul>	<ul style="list-style-type: none"> <li>Publishing Financial Statements, Annual Reports, Sustainability Reports, and Material Facts Reports</li> <li>Strengthening GCG practices</li> <li>Delivering up-to-date information through the website</li> </ul>	<ul style="list-style-type: none"> <li>Annual GMS (yearly)</li> <li>Extraordinary GMS (as needed)</li> <li>Financial Statements (monthly, quarterly, yearly)</li> <li>Annual Report (yearly)</li> <li>Sustainability Report (yearly)</li> <li>Material Facts Report (yearly)</li> <li>BCAS website (as needed)</li> </ul>
Regulator Regulators	<ul style="list-style-type: none"> <li>Kepatuhan terhadap regulasi</li> <li>Praktik bisnis yang beretika dan bertanggung jawab</li> <li>Transparansi dalam pengungkapan laporan</li> </ul>	<ul style="list-style-type: none"> <li>Mempublikasikan Laporan Keuangan, Laporan Tahunan, dan Laporan Keberlanjutan</li> <li>Memastikan transparansi informasi aktivitas dan kinerja</li> <li>Memastikan bahwa seluruh aktivitas, produk dan layanan BCAS mematuhi aturan yang berlaku</li> <li>Mengimplementasikan prinsip kehati-hatian dan penguatan praktik GCG</li> </ul>	<ul style="list-style-type: none"> <li>Laporan Keuangan (bulanan, triwulanan, tahunan)</li> <li>Laporan Tahunan (tahunan)</li> <li>Laporan Keberlanjutan (tahunan)</li> <li>Laporan Tata Kelola Perusahaan (tahunan)</li> <li>Bukti pengumuman RUPS Tahunan dan Luar Biasa (tahunan dan sesuai kebutuhan)</li> <li>RBB dan RAKB (tahunan)</li> <li>Situs web BCAS (sesuai kebutuhan)</li> </ul>
	<ul style="list-style-type: none"> <li>Compliance with regulations</li> <li>Ethical and responsible business</li> <li>Transparency in reporting</li> </ul>	<ul style="list-style-type: none"> <li>Publishing Financial Statements, Annual Reports, and Sustainability Reports</li> <li>Ensuring transparency of activity and performance information</li> <li>Ensuring that all BCAS activities, products and services comply with applicable regulations</li> <li>Implementing prudential principles and strengthening GCG practices</li> </ul>	<ul style="list-style-type: none"> <li>Financial Statements (monthly, quarterly, yearly)</li> <li>Annual Report (yearly)</li> <li>Sustainability Report (yearly)</li> <li>Corporate Governance Report (yearly)</li> <li>Proof of announcement of Annual and Extraordinary GMS (yearly and as needed)</li> <li>The Bank's Business Plan and SFAP (yearly)</li> <li>BCAS website (as needed)</li> </ul>

Kategori Pemangku Kepentingan Stakeholder Group	Kebutuhan Needs	Respons Bank Bank's Response	Sarana Pelibatan dan Frekuensi Engagement Method and Frequency
<p>Nasabah Customers</p>	<ul style="list-style-type: none"> <li>Keamanan data dan privasi</li> <li>Akses dan layanan produk BCAS yang terjangkau</li> <li>Peningkatan keragaman dan kualitas produk dan layanan</li> <li>Informasi yang jelas terkait produk dan layanan perbankan</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Data security and privacy</li> <li>Accessible and affordable BCAS products and services</li> <li>More diverse and better quality products and services</li> <li>Accurate information on banking products and services</li> </ul>	<ul style="list-style-type: none"> <li>Menguatkan sistem TI untuk menjamin keamanan data dan privasi nasabah, di antaranya melalui sertifikasi ISO</li> <li>Melakukan optimalisasi <i>platform</i> digital untuk akses dan layanan produk yang terjangkau</li> <li>Meningkatkan keragaman dan kualitas produk dan layanan perbankan</li> <li>Menyampaikan informasi tentang produk dan layanan perbankan dengan bahasa yang mudah dipahami</li> <li>Menyediakan saluran komunikasi untuk penyampaian keluhan, masukan, dan saran</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Strengthening IT systems to ensure data security and customer privacy including through ISO certification</li> <li>Optimizing digital platforms for affordable product access and services</li> <li>Increasing the diversity and quality of banking products and services</li> <li>Delivering information about banking products and services in an easy to understand format</li> <li>Providing communication channels for the submission of complaints, feedback, and suggestions</li> </ul>	<ul style="list-style-type: none"> <li>Laporan Keuangan (bulanan, triwulanan, tahunan)</li> <li>Laporan Tahunan (tahunan)</li> <li>Laporan Keberlanjutan (tahunan)</li> <li>Situs web BCAS (sesuai kebutuhan)</li> <li>Media sosial eksternal (sesuai kebutuhan)</li> <li>Layanan <i>contact center</i> 24 jam Halo BCA 1500888 (sesuai kebutuhan)</li> <li><i>Whistleblowing System</i> (sesuai kebutuhan)</li> <li>Survei kepuasan pelanggan (tahunan)</li> </ul> <hr/> <ul style="list-style-type: none"> <li>Financial Statements (monthly, quarterly, yearly)</li> <li>Annual Report (yearly)</li> <li>Sustainability Report (yearly)</li> <li>BCAS website (as needed)</li> <li>External social media (as needed)</li> <li>24-hour contact center service Halo BCA 1500888 (as needed)</li> <li>Whistleblowing System (as needed)</li> <li>Customer satisfaction survey (yearly)</li> </ul>
<p>Karyawan Employees</p>	<ul style="list-style-type: none"> <li>Peluang karier yang setara dan bebas diskriminasi</li> <li>Pengembangan kapasitas</li> <li>Imbal jasa yang adil</li> <li>Lingkungan kerja yang bersih, aman, dan nyaman</li> <li>Kebebasan berserikat</li> <li>Keseimbangan hidup kerja dan pribadi (<i>worklife balance</i>)</li> <li>Informasi yang transparan mengenai kebijakan terkait karyawan</li> </ul>	<ul style="list-style-type: none"> <li>Memberikan kepastian jenjang karier yang setara dan bebas diskriminasi</li> <li>Mengembangkan kapasitas internal secara berkala</li> <li>Memberikan kompensasi dan benefit lainnya sesuai dengan regulasi yang berlaku</li> <li>Memberikan jaminan akan lingkungan kerja yang bersih, aman, dan nyaman</li> <li>Jaminan hak-hak pekerja</li> <li>Memfasilitasi aktivitas religi, seni, dan olahraga di lingkungan kantor</li> <li>Menyampaikan informasi terkini perihal kebijakan/ketentuan yang mengatur karyawan</li> <li>Menyediakan saluran komunikasi untuk penyampaian keluhan, masukan, saran, indikasi pelanggaran</li> </ul>	<ul style="list-style-type: none"> <li><i>Performance appraisal</i> dan <i>performance management</i> (tahunan)</li> <li><i>Coaching</i> (sesuai kebutuhan)</li> <li>Program-program pelatihan (sesuai kebutuhan)</li> <li>Portal pembelajaran daring internal SMILE iB (sesuai kebutuhan)</li> <li>Perjanjian Kerja Bersama (PKB) (2 tahunan)</li> <li>Serikat Pekerja (sesuai kebutuhan)</li> <li>Fasilitas ibadah, olahraga, seni, ruang laktasi (sesuai kebutuhan)</li> <li>Bakorseni (sesuai kebutuhan)</li> <li>Media sosial internal (sesuai kebutuhan)</li> <li><i>Community of Practice</i> (COP) (sesuai kebutuhan)</li> <li><i>Quality Management</i> (sesuai kebutuhan)</li> <li><i>Whistleblowing System</i> (sesuai kebutuhan)</li> </ul>

Kategori Pemangku Kepentingan Stakeholder Group	Kebutuhan Needs	Respons Bank Bank's Response	Sarana Pelibatan dan Frekuensi Engagement Method and Frequency
	<ul style="list-style-type: none"> <li>• Equal and discrimination-free career opportunities</li> <li>• Capacity building</li> <li>• Fair remuneration</li> <li>• Clean, safe, and comfortable work environment</li> <li>• Freedom of association</li> <li>• Work-life balance</li> <li>• Transparent information on employee-related policies</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring equal and discrimination-free career paths</li> <li>• Building internal capacity regularly</li> <li>• Providing compensation and other benefits in compliance with applicable regulations</li> <li>• Ensuring a clean, safe, and comfortable work environment</li> <li>• Employee rights guarantee</li> <li>• Facilitating religious, art, and sports activities in the office environment</li> <li>• Delivering the latest information regarding policies/provisions concerning employees</li> <li>• Providing communication channels for submission of complaints, feedback, suggestions, and indications of violations</li> </ul>	<ul style="list-style-type: none"> <li>• Performance appraisal and performance management (as needed)</li> <li>• Coaching (as needed)</li> <li>• Training programs (as needed)</li> <li>• SMILE iB internal online learning portal (as needed)</li> <li>• Collective Labor Agreement (CLA) (biennial)</li> <li>• Labor Union (as needed)</li> <li>• Worship facilities, sports, arts, lactation room (as needed)</li> <li>• Bakorseni (Sports and Arts Coordinating Board) (as needed)</li> <li>• Internal social media (as needed)</li> <li>• Community of Practice (COP) (as needed)</li> <li>• Quality Management (as needed)</li> <li>• Whistleblowing system (as needed)</li> </ul>
Mitra Bisnis/ Pemasok/ Vendor Business Partners/ Suppliers/ Vendors	<ul style="list-style-type: none"> <li>• Hubungan bisnis yang adil dan transparan</li> <li>• Keamanan dan perlindungan data mitra</li> <li>• Komunikasi yang efektif</li> <li>• Pencegahan korupsi dan <i>fraud</i></li> </ul>	<ul style="list-style-type: none"> <li>• Memastikan mekanisme proses pengadaan yang jelas, terbuka, dan tidak diskriminatif</li> <li>• Menjaga kerahasiaan data mitra</li> <li>• Menyediakan saluran komunikasi untuk penyampaian keluhan, masukan, dan saran</li> <li>• Menyampaikan informasi tentang kebijakan <i>anti-fraud</i></li> </ul>	<ul style="list-style-type: none"> <li>• Proses pengadaan barang dan jasa yang adil dan terbuka (sesuai kebutuhan)</li> <li>• Perjanjian Kerahasiaan (<i>Non-Disclosure Agreement/NDA</i>) (sesuai kebutuhan)</li> <li>• Perjanjian Kerja Sama (sesuai kebutuhan)</li> <li>• Evaluasi kerja sama (sesuai kebutuhan)</li> <li>• Saluran komunikasi melalui surel HR-care (sesuai kebutuhan)</li> <li>• Sistem umpan balik (sesuai kebutuhan)</li> <li>• <i>Whistleblowing System</i> (sesuai kebutuhan)</li> </ul>
	<ul style="list-style-type: none"> <li>• Fair and transparent business relationships</li> <li>• Partners' data security and protection</li> <li>• Effective communication</li> <li>• Corruption and fraud prevention</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring a clear, transparent, and non-discriminatory procurement process mechanism</li> <li>• Maintaining the confidentiality of partners' data</li> <li>• Providing communication channels for complaints, feedback, and suggestions</li> <li>• Delivering information on anti-fraud policies</li> </ul>	<ul style="list-style-type: none"> <li>• Fair and open procurement process (as needed)</li> <li>• Non-disclosure agreement (NDA) (as needed)</li> <li>• Cooperation Agreement (as needed)</li> <li>• Cooperation evaluation (as needed)</li> <li>• Communication channel via e-mail (as needed)</li> <li>• Feedback system (as needed)</li> <li>• Whistleblowing system (as needed)</li> </ul>

Kategori Pemangku Kepentingan Stakeholder Group	Kebutuhan Needs	Respons Bank Bank's Response	Sarana Pelibatan dan Frekuensi Engagement Method and Frequency
Media Media	<ul style="list-style-type: none"> <li>Akses informasi yang cepat dan akurat</li> <li>Transparansi dalam pengungkapan kinerja keuangan dan kinerja keberlanjutan</li> <li>Kolaborasi dalam penyebaran informasi</li> </ul>	<ul style="list-style-type: none"> <li>Mempublikasikan siaran pers (<i>press release</i>)</li> <li>Mempublikasikan Laporan Keuangan, Laporan Tahunan, dan Laporan Keberlanjutan</li> <li>Menyelenggarakan <i>workshop</i> untuk pengembangan kapasitas media</li> <li>Menguatkan hubungan dengan media</li> </ul>	<ul style="list-style-type: none"> <li><i>Press release</i> dan <i>foto release</i> (sesuai kebutuhan)</li> <li>Laporan Keuangan (bulanan, triwulanan, tahunan)</li> <li>Laporan Tahunan (tahunan)</li> <li>Laporan Keberlanjutan (tahunan)</li> <li><i>Media update</i> (sesuai kebutuhan)</li> <li><i>Media visit</i> (sesuai kebutuhan)</li> <li><i>Media workshop</i> (sesuai kebutuhan)</li> <li><i>Media gathering</i> (sesuai kebutuhan)</li> </ul>
Masyarakat Umum General Public	<ul style="list-style-type: none"> <li>Akses ke produk dan layanan perbankan yang inklusif</li> <li>Keterbukaan informasi atas aktivitas Bank</li> <li>Pemberdayaan ekonomi</li> <li>Edukasi literasi keuangan syariah</li> <li>Bantuan pendidikan</li> <li>Dukungan Bank pada kegiatan pelestarian lingkungan</li> </ul>	<ul style="list-style-type: none"> <li>Melakukan optimalisasi <i>platform</i> digital untuk akses dan layanan produk yang terjangkau</li> <li>Menyampaikan informasi terkini terkait aktivitas BCAS melalui situs web</li> <li>Melakukan program pembinaan kewirausahaan</li> <li>Melakukan kegiatan TJSJL terkait literasi keuangan syariah</li> <li>Melakukan kegiatan TJSJL terkait pelestarian lingkungan</li> <li>Menyediakan saluran komunikasi untuk penyampaian keluhan, masukan, dan saran</li> </ul>	<ul style="list-style-type: none"> <li>Situs Web BCAS (sesuai kebutuhan)</li> <li>Media sosial eksternal (sesuai kebutuhan)</li> <li>Program BCA Syariah Peduli (sesuai kebutuhan)</li> <li>Layanan <i>contact center</i> 24 jam Halo BCA 1500888 (sesuai kebutuhan)</li> </ul>

## ▶ Peluang, Tantangan, dan Permasalahan terhadap Penerapan Keuangan Berkelanjutan

Seiring meningkatnya fokus pemangku kepentingan di tingkat nasional dan global terhadap isu keberlanjutan dan ESG, BCAS mencermati peluang dan tantangan yang perlu dikelola untuk meningkatkan kinerja ESG secara berkelanjutan.

## ▶ Opportunities, Challenges and, Issues in Implementing Sustainable Finance

As stakeholder focus on sustainability and ESG issues increases at both national and global levels, BCAS monitors opportunities and challenges that need to be managed to continuously improve ESG performance.

### Peluang OPPORTUNITIES

- Penerapan keuangan berkelanjutan selaras dengan prinsip *maqashid syariah* yang merupakan dasar dari bisnis perbankan syariah dapat menjadi daya tarik bagi masyarakat untuk memanfaatkan produk dan layanan bank syariah.
- Semakin tingginya perhatian regulator terhadap bisnis yang berkelanjutan turut mendorong dunia usaha untuk mengintegrasikan aspek sosial dan lingkungan dalam operasional usaha. Hal ini membuka peluang pembiayaan ke sektor-sektor usaha berkelanjutan.
- Meningkatnya kepedulian masyarakat terhadap isu lingkungan dan sosial memberikan peluang bagi BCAS untuk terus berinovasi dengan produk dan jasa keuangan yang memenuhi prinsip keberlanjutan.
- Tren penggunaan transaksi digital menjadi peluang bagi BCA Syariah untuk memperluas akses layanan dan meningkatkan penetrasi transaksi melalui pengembangan fitur yang relevan.
- The implementation of sustainable finance in line with the *maqashid sharia* principles, which is the foundation of sharia banking, can attract the public to utilize the Bank's Sharia products and services.
- Growing regulator's attention on sustainable business encourages companies to integrate social and environmental aspects into their operations, creating opportunities for financing sustainable business sectors.
- Increased public awareness of environmental and social issues provides BCAS with opportunities to innovate with financial products and services that meet sustainability principles.
- The trend toward digital transactions presents BCAS with the opportunity to expand service access and increase transaction penetration through the development of relevant digital features.

### Tantangan dan Permasalahan CHALLENGES AND ISSUES

Penerapan keuangan berkelanjutan di BCAS menghadirkan berbagai tantangan yang memerlukan perhatian dan pengelolaan berkelanjutan, di antaranya:

- Perkembangan regulasi yang dinamis menuntut BCAS untuk beradaptasi dengan cepat dan meningkatkan pemahaman untuk mengimplementasikan kebijakan-kebijakan terbaru seperti Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dan *Climate Risk Management & Scenario Analysis* (CRMS).
- Pemahaman pemangku kepentingan internal maupun eksternal yang belum merata terkait isu keberlanjutan.
- Penerapan penghitungan emisi gas rumah kaca, khususnya emisi pembiayaan (*financed emissions*).
- Meningkatnya risiko serangan siber.
- Perkembangan teknologi yang makin pesat mendorong persaingan dan diferensiasi produk dan layanan yang berbasis teknologi.
- The implementation of sustainable finance at BCAS presents several challenges that require ongoing attention and management, including:
  - Dynamic regulatory developments require BCAS to adapt quickly and enhance understanding to implement the latest policies, such as the Indonesian Sustainable Finance Taxonomy (TKBI) and *Climate Risk Management & Scenario Analysis* (CRMS).
  - Uneven understanding among internal and external stakeholders regarding sustainability issues.
  - Implementation of greenhouse gas emission calculations, particularly financed emissions.
  - Increasing risk of cyberattacks.
  - Rapid technological development drives competition and the need for differentiated technology-based products and services.

Dalam merespons tantangan penerapan keuangan berkelanjutan, BCAS memperkuat kolaborasi dengan pemangku kepentingan internal dan eksternal. Upaya ini disertai dengan peningkatan kapasitas insan BCAS dalam pengelolaan risiko ESG, serta edukasi dan sosialisasi praktik usaha berkelanjutan kepada nasabah secara bertahap. Selain itu, BCAS mengarahkan investasi pada pengembangan teknologi informasi untuk mempercepat pengembangan fitur produk dan layanan digital, sekaligus meningkatkan ketahanan dan keamanan sistem inti dan jaringan Bank terhadap risiko siber.

In response to these challenges, BCAS strengthens collaboration with both internal and external stakeholders. This effort is accompanied by enhancing the capabilities of BCAS personnel in managing ESG risks, as well as gradually educating and raising awareness among customers on sustainable business practices. In addition, BCAS directs investments toward developing information technology to accelerate the creation of digital product and service features, while simultaneously improving the resilience and security of the Bank's core systems and networks against cyber risks.

### Proses Remediasi Dampak Negatif

Penerapan keuangan berkelanjutan di BCAS dilakukan dengan mengedepankan kepatuhan terhadap regulasi dan prinsip kehati-hatian. Untuk memitigasi potensi dampak negatif kegiatan operasional, BCAS membuka akses pengaduan bagi nasabah dan masyarakat melalui layanan Halo BCA 1500888 dan kanal surel halobcasyariah@bca.co.id. [2-25]

Selain itu, sebagai bagian dari komitmen integritas melalui kampanye #BCASBersih, BCAS menyediakan saluran pelaporan pelanggaran yang dapat dimanfaatkan oleh pemangku kepentingan internal maupun eksternal melalui surel bcas.bersih@bcasyariah.co.id yang tercantum dalam website BCAS. Informasi detail terkait mekanisme penyelesaian pengaduan diuraikan pada Subbab Penanganan Pengaduan Nasabah halaman 86.

### Negative Impact Remediation Process

The implementation of sustainable finance at BCAS emphasizes strict compliance with regulations and the principle of prudence. To mitigate potential negative impacts from operational activities, BCAS provides customers and the public with complaint channels through the Halo BCA service at 1500888 and via email at halobcasyariah@bca.co.id. [2-25]

Additionally, as part of its integrity commitment under the #BCASBersih campaign, BCAS offers a whistleblowing channel accessible to both internal and external stakeholders through the email bcas.bersih@bcasyariah.co.id, which is published on the BCAS website. Detailed information regarding the complaint resolution mechanism is presented in the Customer Complaint Handling subsection on page 86.

## Penerapan Keuangan Berkelanjutan SUSTAINABLE FINANCE IMPLEMENTATION

Sepanjang 2025, BCAS mengimplementasikan keuangan berkelanjutan berdasarkan RAKB 2025 dengan realisasi target yang baik pada empat kegiatan prioritas, yaitu:

Throughout 2025, BCAS implemented sustainable finance based on the 2025 SFAP, achieving strong results across four priority activities, namely:

Kegiatan Activity	Target Target	Capaian Achievement
<b>Penyediaan Pembiayaan Keuangan Berkelanjutan</b> Provision of Sustainable Financing		
Penyaluran pembiayaan kepada nasabah KUB	Pertumbuhan pembiayaan KUB antara 5% YoY	Peningkatan pembiayaan KUB mencapai 5,8% YoY
Financing distribution to sustainable business customers	Sustainable financing growth between 5% YoY	Increase in financing reached 5.8% YoY

Kegiatan Activity	Target Target	Capaian Achievement
<b>Pengembangan Kapasitas Internal</b> Internal Capacity Building		
Pelatihan lanjutan untuk pengurus, manajerial, dan staf.	<ul style="list-style-type: none"> <li>• Terlaksana pelatihan lanjutan untuk pengurus, manajerial, dan staf dengan tema yang relevan terhadap perkembangan industri dan bisnis bank.</li> <li>• Seluruh (100%) pengurus, manajerial, dan staf mengikuti pelatihan lanjutan.</li> </ul>	Telah dilaksanakan 27 topik pelatihan terkait Keberlanjutan. Seluruh jajaran manajemen Direksi dan Komisaris, pegawai pada level Manajerial dan Staf (100%) telah mengikuti pelatihan mengenai Pengenalan Perubahan Iklim yang dilakukan daring maupun luring.
Advanced training for the board, managers, and staff.	<ul style="list-style-type: none"> <li>• Advanced training were conducted for members of the board, managers, and staff with relevant themes with development of the banking industry and business.</li> <li>• All (100%) members of the board, managers, and staff attended the advanced training.</li> </ul>	A total of 27 training topics related to Sustainability were conducted. All members of the Board of Directors and Commissioners, as well as managerial and staff-level employees (100%), participated in training on Climate Change Introduction, delivered through both online and offline methods.
<b>Penyesuaian Organisasi, Manajemen Risiko, Tata Kelola, dan/atau Prosedur Operasional Baku (Standard Operational Procedure/SOP)</b> Adjustment of Organization, Risk Management, Governance, and/or Standard Operating Procedure (SOP)		
Penyusunan pedoman terkait implementasi keuangan berkelanjutan	Diterbitkan pedoman pemetaan pembiayaan berdasarkan TKBI.	Telah dibuat pedoman pemetaan berdasarkan TKBI.
Drafting guidelines on sustainable finance implementation	Issuing mapping guidelines based on TKBI.	A mapping guideline based on TKBI has been established.
Pemetaan risiko terkait perubahan iklim.	Dilaksanakan pemetaan risiko terkait perubahan iklim.	Telah disusun pedoman <i>Climate Risk Management &amp; Scenario Analysis (CRMS)</i> .
Climate-related risks mapping	Climate-related risk mapping has been conducted.	The Climate Risk Management & Scenario Analysis (CRMS) guideline has been prepared.
Kaji ulang kebijakan BCAS terkait implementasi keuangan berkelanjutan	Terlaksana revidi kebijakan terkait keuangan berkelanjutan	Telah dilakukan pembaruan pada kebijakan, yaitu Kebijakan Dasar Pembiayaan (KDPB) dengan menambahkan kebijakan pembiayaan yang dilarang ( <i>exclusion list</i> ).
Reviewing BCAS policy on sustainable finance implementation	Implementation of policy review on sustainable finance	An update has been made to the Basic Financing Policy (KDPB) by adding prohibited financing policies ( <i>exclusion list</i> ).

Kegiatan Activity	Target Target	Capaian Achievement
Pengukuran KPI terkait LST bagi setiap divisi.	Tersusun KPI 2025 terkait aspek LST.	Meneruskan penerapan KPI terkait LST bagi setiap unit kerja di kantor pusat.
Measurement of ESG-related KPIs for each division.	The 2025 KPIs related to ESG aspects have been compiled.	Continuing the implementation of ESG-related KPIs for each work unit at the head office
<b>Kegiatan Lain yang Mendukung Implementasi Keuangan Berkelanjutan</b> Other Activities that Support the Sustainable Finance Implementation		
Penerapan <i>green lifestyle</i> di lingkungan internal BCAS.	Mengadakan program penyadartahuan terkait <i>green lifestyle</i> kepada karyawan BCAS.	Telah dilaksanakan <i>workshop</i> daur ulang dan lomba <i>upcycle</i> untuk seluruh karyawan BCAS.
Implementation of green lifestyle in BCAS internal environment.	Conducting green lifestyle awareness programs for BCAS employees.	Recycling workshops and upcycle competitions have been held for all BCAS employees.
Melakukan pencatatan konsumsi sumber daya	Terdapat hasil pengukuran emisi GRK cakupan 1, 2, 3 operasional dan pembiayaan.	Telah dilakukan pencatatan penghitungan konsumsi sumber daya dan melakukan pendataan untuk penghitungan emisi GRK cakupan 1, 2, dan 3 operasional dan pembiayaan.
Keeping records of resource consumption	There are results of scope 1, 2, and 3 GHG emissions measurements for operations and financing.	Resource consumption calculations has been recorded out and data has been collected for calculating scope 1, 2, and 3 GHG emissions for operations and financing.

Pencapaian kinerja keberlanjutan BCAS termasuk dalam *key performance indicator* (KPI) korporat yang memengaruhi besaran remunerasi Direksi BCAS. Adapun KPI keberlanjutan pada 2025 di antaranya adalah pertumbuhan pembiayaan KUB sebesar 5%, pertumbuhan jumlah nasabah dan pengguna *mobile banking*, efisiensi listrik sebesar 5% dan efisiensi penggunaan kertas sebesar 15%, serta penguatan kapasitas karyawan.

The sustainability performance achievements of BCAS are included in the corporate key performance indicators (KPIs) that affect the remuneration of BCAS Directors. The sustainability KPIs in 2025 include 5% growth in Sustainable financing, growth in the number of customers and mobile banking users, 5% electricity efficiency and 15% paper usage efficiency, as well as strengthening employee capacity.

# Kontribusi pada Pembangunan Berkelanjutan

## CONTRIBUTION TO SUSTAINABLE DEVELOPMENT

Melalui integrasi aspek ESG dalam aktivitas bisnis dan program TJSL, BCAS berupaya menciptakan dampak positif yang berkelanjutan bagi pembangunan ekonomi, sosial, dan lingkungan. [2-22]

Through the integration of ESG aspects into business activities and CSR programs, BCAS strives to create a sustainable, positive impact on economic, social, and environmental development. [2-22]

### Kontribusi pada TPB Prioritas pada 2025

#### CONTRIBUTION TO PRIORITY SDGS FOR 2025



#### Strategi

Melakukan kegiatan TJSL terkait akses dan layanan kesehatan kepada masyarakat

#### Capaian

- Terselenggara kegiatan donor darah dengan perolehan 204 kantong darah
- Donasi 20 tempat cuci tangan portable di sebar di Kelurahan Balimester
- 15 Kartu Keluarga di wilayah Kelurahan Balimester mendapatkan manfaat dari kegiatan renovasi toilet dan Open Defecation Free (ODF) pembuatan septic tank komunal
- Pemberian alat bantu jalan dan pemeriksaan kesehatan gratis bagi lansia di wilayah Kelurahan Balimester
- Bantuan Bencana berupa makanan, pakaian dan obat-obatan untuk korban Bencana Aceh dan Sumatera.
- Penyaluran dana wakaf sanitasi dan air bersih bersama Wakaf Salman ITB.

#### Strategy

Conducting CSR activities on the community's health access and services

#### Achievement

- Conducted a blood donation activity, collecting 204 bags of blood.
- Donated 20 portable handwashing stations distributed in Balimester Subdistrict.
- Fifteen families in Balimester Subdistrict benefited from toilet renovation activities and the Open Defecation Free (ODF) communal septic tank construction.
- Provided walking aids and free health check-ups for the elderly in Balimester Subdistrict.
- Disaster relief assistance including food, clothing, and medicines for victims of disasters in Aceh and Sumatera.
- Distributed endowment funds for sanitation and clean water in collaboration with Wakaf Salman ITB.



#### Strategi

- Mengadakan pelatihan keuangan berkelanjutan kepada karyawan
- Melakukan edukasi literasi keuangan syariah kepada masyarakat

#### Capaian

- 148 pelatihan terkait Keuangan Berkelanjutan
- 100% pengurus dan karyawan baru mendapatkan pelatihan mengenai risiko iklim

#### Strategy

- Organizing sustainable finance training for employees
- Conducting Sharia financial literacy education to the community

#### Achievement

- 148 training sessions related to Sustainable Finance.
- 100% of new management and employees received training on climate risk.

- 138 kegiatan literasi keuangan melalui BCA Syariah Mengajar dengan total peserta 24.702 menjangkau 36 kota/kabupaten.
- Edukasi kurban ramah lingkungan (*Eco Qurban*) dengan jumlah 150 peserta dari mitra masjid BCA Syariah.
- 138 financial literacy activities through BCA Syariah Mengajar, reaching a total of 24,702 participants across 36 cities/regencies.
- Environmental-friendly Qurban (*Eco Qurban*) education with 150 participants from BCA Syariah mosque partners.



### Strategi

- Memenuhi hak karyawan perempuan atas kesempatan pengembangan karir yang setara dan tanpa diskriminasi
- Melakukan kegiatan pemberdayaan pengusaha UMKM perempuan

### Capaian

- Persentase karyawan perempuan sebesar 51% dari total karyawan
- Hak cuti melahirkan bagi pekerja perempuan dan laki-laki dan fasilitas kesehatan
- 50% dari total pekerja yang mendapatkan promosi di 2025 adalah perempuan
- Lebih dari 600 pendaftar dan 40 pengusaha UMKM perempuan terpilih.

### Strategi

- Fulfilling female employees' rights to equal opportunities for career development without discrimination
- Conducting empowerment activities for women MSME entrepreneurs

### Achievement

- The percentage of female employees was 51% of the total workforce.
- Maternity and paternity leave rights for female and male employees, along with access to health facilities.
- 50% of total employees promoted in 2025 were women.
- More than 600 applicants, with 40 selected women MSME entrepreneurs.



### Strategi

- Meningkatkan portofolio hijau
- Melakukan manajemen konsumsi energi di lingkungan kantor
- Pembaharuan Kebijakan Pembiayaan
- Menerbitkan pedoman mitigasi iklim

### Capaian

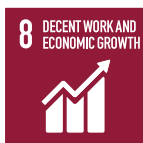
- Rp3,0 triliun penyaluran pembiayaan pada sektor KUB, tumbuh 6,8%
- 7 kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL)
- *Sustainable investment* tumbuh 102%
- Pengkinian Kebijakan Dasar Pembiayaan Bank (KDPB) dengan menambahkan *Exclusion List*
- Penerbitan 103/SE/STL/2025-Pedoman *Climate Risk Management and Scenario Analysis*

### Strategi

- Increasing green portfolio
- Conducting energy consumption management in the office environment
- Updating Financing Policy
- Issuing climate mitigation guidelines

### Achievement

- Rp3.0 trillion in financing disbursed to the KUB sector, growing by 6.8%.
- Seven categories of Environmentally Conscious Business Activities (KUBL).
- Sustainable investments increased by 102%.
- Update of the Bank's Basic Financing Policy (KDPB) by adding an Exclusion List.
- Issuance of 103/SE/STL/2025 – Climate Risk Management and Scenario Analysis Guidelines.



### Strategi

- Melakukan kegiatan pemberdayaan pengusaha UMKM perempuan
- Melakukan kegiatan pemberdayaan kelompok mustahik

### Capaian

- 548 pendaftar program WEpreneur dengan 30 pengusaha UMKM wanita terpilih dalam program WEpreneur3.
- Total 82 mustahik *micropreneur* di 2025
- Melaksanakan dan melibatkan UMKM binaan dalam kegiatan Bazar dan Expo

### Strategy

- Conducting activities to empower women MSME entrepreneurs
- Conducting empowerment activities for mustahiq group

### Achievement

- 548 applicants for the WEpreneur program, with 30 women MSME entrepreneurs selected in WEpreneur3.
- A total of 82 micropreneur mustahik in 2025.
- Implementation of bazaars and expos involving assisted MSMEs.



### Strategi

- Inovasi produk perbankan digital
- Penguatan sistem TI untuk memitigasi risiko keamanan siber

### Capaian

- Pengembangan fitur islami, dan pembiayaan emas pada *mobile banking* BSya
- Meluncurkan layanan *internet banking* BIQ
- Pengembangan *Virtual Account Management* untuk nasabah bisnis dan perusahaan
- Memperoleh ISO 27001 - 2022, *API Infrastructure and Host to Host Network*

### Strategy

- Digital banking product innovation
- Strengthening IT systems to mitigate cybersecurity risks

### Achievement

- Development of Islamic features and gold financing on BSya mobile banking.
- Launch of BIQ internet banking services.
- Development of Virtual Account Management for business and corporate customers.
- Achieved ISO 27001:2022 certification for API Infrastructure and Host-to-Host Network



### Strategi

- Mengadakan pengukuran emisi dari kegiatan operasional Bank
- Melakukan penanaman bibit pohon produktif untuk dimanfaatkan masyarakat

### Capaian

- Emisi GRK dari kegiatan operasional, cakupan 1 dan 2 tercatat sebesar 1.699,7 ton CO<sub>2</sub>eq
- Emisi pembiayaan untuk pembiayaan 2024, tercatat sebesar 391.133 ton CO<sub>2</sub>eq
- Penanaman 1.500 pohon produktif di Cisitu Sukabumi

### Strategy

- Measuring emissions from the Bank's operational activities
- Planting productive tree seedlings for community use

### Achievement

- GHG emissions from operational activities, scope 1 and 2, were recorded at 1,699.7 tons CO<sub>2</sub>eq
- Financed emissions for 2024 financing amounted to 391,133 tons CO<sub>2</sub>eq
- Planting of 1,500 productive trees in Cisitu, Sukabumi



### Strategi

- Menerapkan praktik GCG secara optimal
- Mematuhi perundang-undangan yang berlaku bagi perbankan syariah

### Capaian

- Melaksanakan *Internal Control Over Financial Reporting* (ICoFR)
- Implementasi Undang-undang Pelindungan Data Nasabah
- Melakukan pelaporan *Climate Risk Management & Scenario Analysis* (CRMS) dan *Climate Risk Stress Test* (CRST)
- Penghargaan Juara Umum *Annual Report Award* untuk kategori Non-BUMN/ Non-BUMD di Bawah Rp1 Triliun
- Pemenuhan Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola Bagi Bank Umum dengan pembaharuan Kebijakan Tata Kelola Bank.
- Menerbitkan SK 078/SK/DIR/2025, tentang Ketentuan Anti-Korupsi, Anti-Penyuapan, dan Pengendalian Gratifikasi

### Strategy

- Implementing GCG practices optimally
- Complying with laws and regulations applicable to Sharia banking

### Achievement

- Implementation of Internal Control Over Financial Reporting (ICoFR)
- Implementation of the Customer Data Protection Law
- Reporting of the Climate Risk Management & Scenario Analysis (CRMS) and Climate Risk Stress Test (CRST)
- Awarded Overall Champion in the Annual Report Award for the Non-State-Owned/ Non-Regional-Owned Bank category under Rp 1 trillion
- Compliance with OJK Circular Letter No. 14/SEOJK.03/2025 dated 24 June 2025 on the Implementation of Governance for Commercial Banks, including updates to the Bank Governance Policy
- Issuance of Decree SK 078/SK/DIR/2025 on Anti-Corruption, Anti-Bribery, and Gratuity Control Provisions



### Strategi

Kolaborasi dengan mitra dalam implementasi keuangan berkelanjutan

### Capaian

- Pelibatan 110 pemasok lokal
- Kerja sama dengan 28 lembaga dan komunitas dalam kegiatan TJSL
- Sinergi dengan BCA dalam memberikan 100 Layanan Syariah Bank Umum (LSBU) untuk layanan setoran biaya ibadah haji dan penarikan tunai melalui *teller*

### Strategy

Collaboration with partners in the implementation of sustainable finance

### Achievement

- Engagement with 110 local suppliers
- Collaboration with 28 institutions and communities in Corporate Social Responsibility (CSR) activities
- Synergy with BCA in providing 100 Sharia Services of Commercial Bank (LSBU) for Hajj deposit services and cash withdrawals via tellers

## Kontribusi pada SDGs Lainnya

CONTRIBUTION TO OTHER SDGS



### Strategi

Melaksanakan kegiatan TJSL melalui Program BCA Syariah Peduli

### Capaian

Kegiatan donasi ramadhan bersama mitra dengan total penerima manfaat sebanyak 3.898 penerima manfaat.

### Strategy

Carrying out CSR activities through the BCA Syariah Care Program

### Achievement

Ramadan donation activities in collaboration with partners, reaching a total of 3,898 beneficiaries.



### Strategi

Melaksanakan kegiatan TJSL melalui Program BCA Syariah Peduli

### Capaian

- Revitalisasi 15 tempat ibadah di wilayah Jakarta, Bandung, Palembang, Medan dan Wakaf pembangunan sumur air di masjid Al Amin Bogor.
- Penyaluran donasi bantuan pembelian hewan kurban di 15 kota wilayah cabang BCA Syariah

### Strategy

Carrying out CSR activities through the BCA Syariah Care Program

### Achievement

- Revitalization of 15 places of worship in Jakarta, Bandung, Palembang, and Medan, and the establishment of a waqf water well at Al Amin Mosque, Bogor.
- Distribution of donations for the purchase of sacrificial animals (qurban) in 15 cities across BCA Syariah branch regions



### Strategi

Mendukung pelestarian keanekaragaman hayati di ekosistem daratan

### Capaian

Penanaman 1.500 bibit produk di Cisu Sukabumi.

### Strategy

Supporting biodiversity conservation in land ecosystems

### Achievement

Penanaman 1.500 bibit produk di Cisu Sukabumi.



### Strategi

Edukasi *Eco Qurban* untuk kesehatan pangan hewan kurban

### Capaian

Pelaksanaan kegiatan webinar *Eco Qurban* melibatkan 150 peserta

### Strategy

*Eco Qurban* education on the food safety of sacrificial animals

### Achievement

The *Eco Qurban* webinar activity was conducted with the participation of 150 attendees



# PERBANKAN SYARIAH YANG BERKELANJUTAN

SUSTAINABLE ISLAMIC BANKING



## Transaksi Mobile & Internet Banking

MOBILE & INTERNET  
BANKING TRANSACTIONS

 34,9% YoY

Rp27.438,7

miliar | billion

## Indeks Kepuasan Mobile Banking

MOBILE BANKING  
SATISFACTION INDEX

91,44

Indeks Kepuasan Nasabah  
(skala 1-100)

Customer Satisfaction Index  
(scale 1-100)

BCAS berkomitmen untuk terus menyediakan layanan perbankan yang berlandaskan *maqashid syariah* dan mendukung pembangunan berkelanjutan.

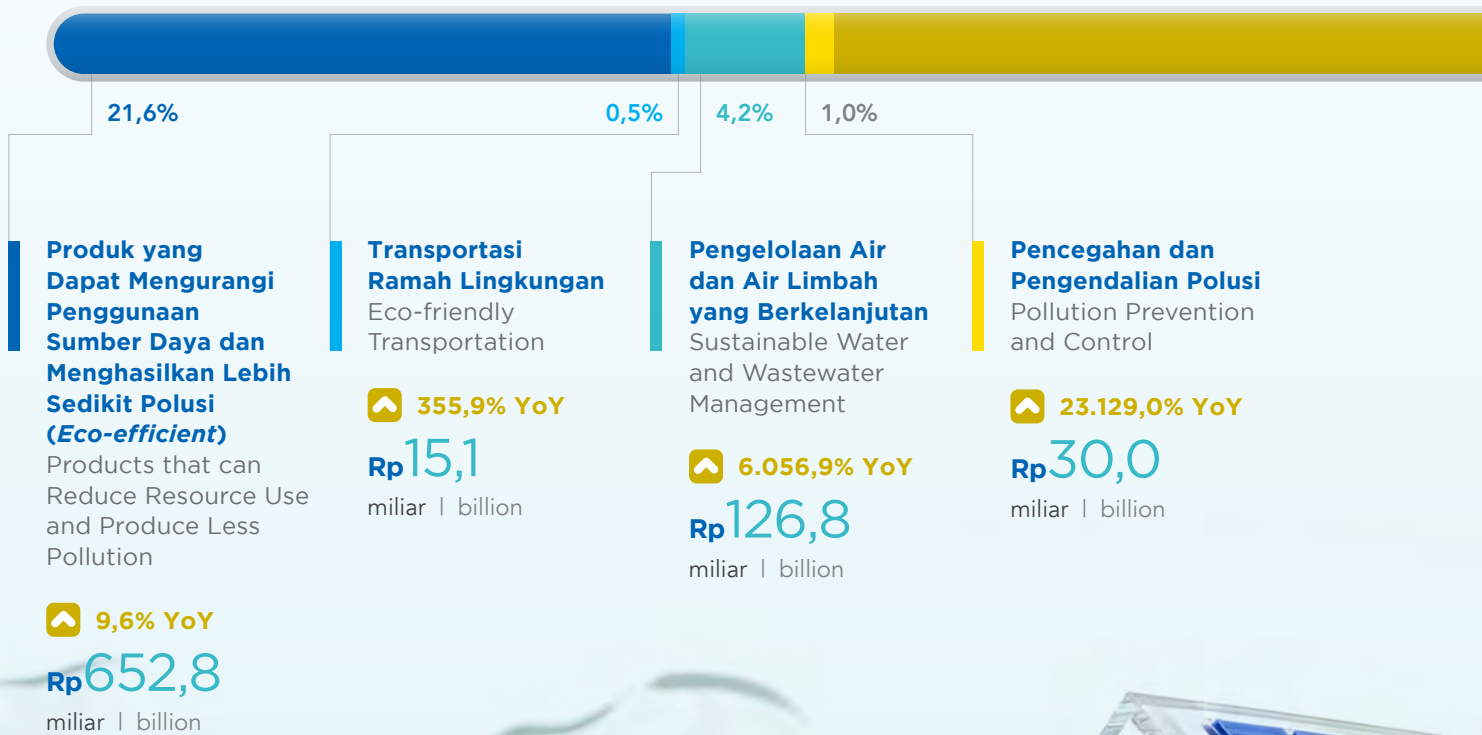
BCAS is committed to continuing its banking services based on the *maqashid sharia* and supporting sustainable development.

# Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KUB) [FS10]

## FINANCING FOR SUSTAINABLE BUSINESS ACTIVITY CATEGORY (SUSTAINABLE FINANCING)

BCAS memastikan aktivitas ekonomi Bank tidak hanya berorientasi pada kinerja finansial, tetapi juga selaras dengan *maqashid syariah* dan pembangunan berkelanjutan melalui penyaluran pembiayaan yang berdampak positif bagi masyarakat dan lingkungan.

BCAS ensures that the Bank's economic activities are not solely oriented toward financial performance but are also aligned with *maqashid syariah* and sustainable development by channeling financing that generates positive impacts for society and the environment.



54,0%

**Kegiatan  
UMKM**  
MSMEs  
Activities

📈 10,5% YoY  
**Rp1.631,7**  
miliar | billion

1,3%

**Energi  
Terbarukan**  
Renewable  
Energy

📈 100,0% YoY  
**Rp39,2**  
miliar | billion

10,3%

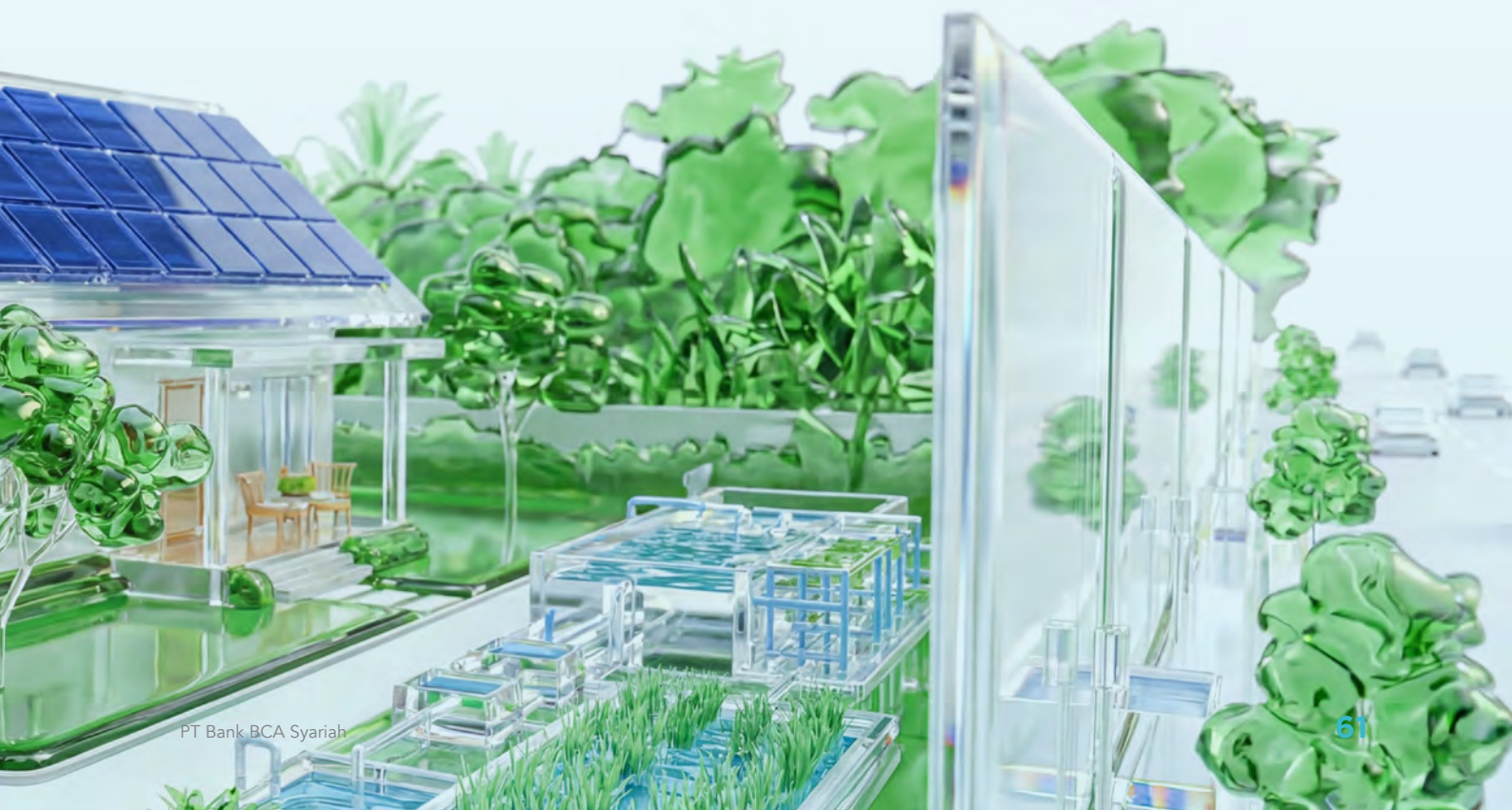
**Efisiensi  
Energi**  
Energy  
Efficiency

📈 45,1% YoY  
**Rp312,4**  
miliar | billion

7,1%

**Pengelolaan Sumber  
Daya Alam Hayati dan  
Penggunaan Lahan  
Berkelanjutan**  
Biological Natural  
Resources  
Management and  
Sustainable Land Use

📈 13,7% YoY  
**Rp214,2**  
miliar | billion



# Perbandingan Target dan Kinerja

## TARGET AND PERFORMANCE COMPARISON

Kinerja ekonomi BCAS sepanjang 2025 menunjukkan hasil yang baik, seiring keberhasilan Bank dalam memenuhi bahkan melampaui target keuangan utama melalui penerapan kebijakan strategis, pengelolaan risiko yang efektif, dan tata kelola perusahaan yang berkelanjutan.

- Aset mencapai Rp19,2 triliun tumbuh 15,4% berada di atas target pertumbuhan yang ditetapkan yaitu 8-10%;
- Dana Pihak Ketiga (DPK) mencapai Rp15,4 triliun tumbuh 17,1% berada di atas target pertumbuhan yang ditetapkan yaitu 10-12%;
- Pembiayaan mencapai Rp13,2 triliun, tumbuh 23,1% YoY berada di atas target pertumbuhan yang ditetapkan yaitu 13-15%.
- Pendapatan pengelolaan dana sebagai *mudharib* mencapai Rp1.293,4 miliar, meningkat 18,7% YoY, melampaui target pertumbuhan yang ditetapkan yaitu sebesar 13-15%.
- Laba bersih tercatat sebesar Rp212,0 miliar, tumbuh 15,4%, berada di atas target pertumbuhan yang ditetapkan yaitu 10-12%.

BCAS's economic performance throughout 2025 showed positive results, reflecting the Bank's success in meeting and even exceeding key financial targets through strategic policy implementation, effective risk management, and sustainable corporate governance.

- Assets reached Rp19.2 trillion, growing 15.4%, above the growth target of 8–10%;
- Third-Party Funds (DPK) reached Rp15.4 trillion, growing 17.1%, above the target growth of 10–12%;
- Financing reached Rp13.2 trillion, growing 23.1% YoY, above the growth target of 13–15%;
- Fund management revenue as *mudharib* reached Rp1,293.4 billion, increasing 18.7% YoY, exceeding the growth target of 13–15%;
- Net profit was recorded at Rp212.0 billion, growing 15.4%, above the growth target of 10–12%.

### Capaian vs Target 2025 [F.2][F.3] ACHIEVEMENT VS TARGET 2025 [F.2][F.3]

Uraian Description	2025		2024	2023
	Target Target	Pencapaian Achievement		
Pertumbuhan Aset Asset Growth	8-10%	15,4%	15,0%	14,2%
Pertumbuhan Dana Pihak Ketiga Third Party Funds Growth	10-12%	17,1%	20,3%	15,5%
Pertumbuhan Pembiayaan Financing Growth	13-15%	23,1%	18,9%	18,8%
Pertumbuhan Pendapatan pengelolaan dana sebagai <i>mudharib</i> Fund management income as <i>mudharib</i> Growth	13-15%	18,7%	16,8%	24,5%
Pertumbuhan Laba Bersih Net profit Growth	10-12%	15,4%	19,5%	30,8%

**Kinerja Ekonomi** [F.2][F.3]  
ECONOMIC PERFORMANCE [F.2][F.3]

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Uraian Description	2025	2024	2023	Pertumbuhan Growth (2024-2025)
<b>Kinerja Internal (Rp miliar)</b> Internal Performance (Rp billion)				
Total aset Total assets	19.207,4	16.641,5	14.471,7	15,4%
Pembiayaan Financing	13.190,8	10.717,2	9.013,6	23,1%
Dana Pihak Ketiga (DPK) Third-party funds	15.432,4	13.176,2	10.949,5	17,1%
Hak bagi hasil milik bank/Pendapatan operasional Operating income	832,4	738,1	658,3	12,8%
Beban operasional Operating expenses	518,1	436,4	410,6	18,7%
Laba bersih Net income	212,0	183,7	153,8	15,4%
<b>Rasio Keuangan (%)</b> Financial Ratios (%)				
Rasio Kewajiban Penyediaan Modal Minimum (CAR) Capital Adequacy Ratio	27,7%	29,6%	34,8%	(1,9%)
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non-produktif Non-performing earning and non-earning assets to total earning and non-earning assets	1,3%	1,1%	0,8%	0,1%
Aset produktif bermasalah terhadap total aset Non-performing earning assets to total assets	1,2%	1,0%	0,7%	0,3%
CKPN aset keuangan terhadap aset produktif Impairment provision on earning assets to total earning assets	2,8%	3,3%	3,3%	(0,5%)
NPF Gross Gross NPF	1,57%	1,54%	1,04%	0,0%
NPF Net Net NPF	0,22%	0,33%	0,00%	(0,1%)
Return on Asset (ROA)	1,5%	1,6%	1,5%	(0,1%)
Return on Equity (ROE)	6,7%	5,9%	5,2%	0,7%
Net Imbalan (NI) Net Interest Margin (NIM)	4,4%	4,7%	4,7%	(0,3%)

Uraian Description	2025	2024	2023	Pertumbuhan Growth (2024-2025)
Rasio Efisiensi Biaya (BOPO) Operating expenses to operating revenues	80,6%	79,6%	78,6%	1,1%
Rasio Pembiayaan terhadap DPK (FDR) Financing-to-Deposit ratio	85,5%	81,3%	82,3%	(1,0%)

**Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan** [201-1]  
ECONOMIC VALUE DIRECTLY GENERATED AND DISTRIBUTED [201-1]

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Uraian Description	2025	2024	2023	Pertumbuhan Growth (2024-2025)
<b>A. Nilai Ekonomi Dihasilkan   Generated Economic Value</b>				
Pendapatan pengelolaan dana sebagai <i>mudharib</i> Revenue from fund management as a <i>mudharib</i>	1.293,4	1.090,0	933,5	18,7%
Pendapatan usaha lainnya Revenue from other business	59,2	45,1	70,7	31,2%
<b>Jumlah Total</b>	<b>1.352,6</b>	<b>1.135,1</b>	<b>1.004,1</b>	<b>49,9%</b>
<b>B. Nilai Ekonomi Didistribusikan   Distributed Economic Value</b>				
Hak pihak ketiga atas bagi hasil dana <i>syirkah</i> temporer Third parties' shares on return of temporary <i>syirkah</i> funds	460,9	351,9	275,2	31,0%
Beban bonus <i>wadiah</i> Wadiah bonus expenses	68,8	49,2	44,5	39,9%
Beban kepegawaian Personnel expenses	237,8	213,5	192,1	11,4%
Beban operasional selain kepegawaian Operating expenses other than personnel	297,0	265,5	255,6	11,9%
Beban pajak penghasilan Income tax expenses	46,5	45,9	37,6	1,3%
Penyaluran dana zakat nasabah Zakat funds distributed	0,04	0,04	0,05	(0,9%)
Penyaluran dana sosial (dana yang tidak bisa diakui sebagai pendapatan/TBDSP dan dana tanggung jawab sosial lingkungan/TJSL) Social funds distributed (funds that cannot be recognized as revenue/TBDSP and environmental social responsibility funds/CSR)	1,7	0,9	0,9	88,0%
<b>Jumlah Total</b>	<b>1.112,7</b>	<b>926,9</b>	<b>805,9</b>	<b>20,0%</b>
<b>Nilai Ekonomi Ditahan (A-B) Economic Value Retained (A-B)</b>	<b>239,9</b>	<b>208,2</b>	<b>198,2</b>	<b>15,2%</b>

# Pembiayaan dan Investasi Keuangan Berkelanjutan

## FINANCING AND INVESTMENT IN SUSTAINABLE FINANCE

### ▶ Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan [F.2]

BCAS menyalurkan pembiayaan kepada sektor usaha berwawasan lingkungan serta berinvestasi pada instrumen yang mendukung keberlanjutan. BCAS juga mengintegrasikan pengelolaan risiko lingkungan, sosial, dan tata kelola (ESG) dalam proses pembiayaan melalui penguatan analisis kelayakan, diversifikasi sektor pembiayaan, serta penerapan langkah mitigasi risiko yang berkelanjutan. Hingga akhir 2025, BCAS telah menyalurkan pembiayaan ke delapan sektor Kategori Usaha Berkelanjutan (KUB) dan berkomitmen untuk terus meningkatkan portofolio KUB, baik dari sisi nilai pembiayaan maupun cakupan sektor usaha yang dibiayai.

BCAS mencatatkan penyaluran pembiayaan KUB sebesar Rp3.022,3 miliar, atau setara dengan 22,9% dari total pembiayaan. Nilai tersebut meningkat 6,8% secara tahunan (YoY) dibandingkan dengan realisasi tahun 2024 sebesar Rp2.828,5 miliar, dan berada di atas target pertumbuhan yang telah ditetapkan sebesar 5% YoY. Sejalan dengan peningkatan tersebut, portofolio pembiayaan Keuangan Usaha Berkelanjutan Lingkungan (KUBL) juga mengalami pertumbuhan signifikan menjadi Rp1.390,5 miliar, meningkat 38,4% YoY dari Rp1.004,8 miliar pada tahun sebelumnya. [FS8]

### ▶ Comparison of Portfolio Target and Performance, Financing Target, or Investments in Financial Instruments or Projects that Align with Sustainable Finance [F.2]

BCAS channels financing to environmentally conscious business sectors and invests in instruments that support sustainability. The Bank also integrates environmental, social, and governance (ESG) risk management into the financing process through strengthened feasibility analysis, diversification of financed sectors, and implementation of sustainable risk mitigation measures. By the end of 2025, BCAS had provided financing to eight Sustainable Business Category sectors and remains committed to further expanding the sustainable financing portfolio, both in terms of financing value and coverage of financed business sectors.

BCAS recorded Sustainable financing of Rp3,022.3 billion, equivalent to 22.9% of total financing. This amount increased by 6.8% year-on-year (YoY) compared to Rp2,828.5 billion in 2024 and exceeded the set growth target of 5% YoY. Alongside this increase, the Environmental Friendly Business Category (KUBL) financing or green financing portfolio also experienced significant growth, reaching Rp1,390.5 billion, up 38.4% YoY from Rp1,004.8 billion in the previous year. [FS8]

### Kinerja Pembiayaan Keuangan Berkelanjutan SUSTAINABLE FINANCING PERFORMANCE

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Uraian Description	Satuan Unit	2025	2024	2023
<b>Jumlah Produk yang Memenuhi Kategori Kegiatan Usaha Berkelanjutan (KUB)</b> Number of products meeting the sustainable business criteria				
Penghimpunan Dana Fundraising	Jumlah Produk Product quantity	-	-	-
Penyaluran Dana <sup>1</sup> Fund disbursement <sup>1</sup>	Jumlah Produk Product quantity	2	2	2 <sup>2</sup>

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Uraian Description	Satuan Unit	2025	2024	2023
<b>Total Aset Produktif KUB</b> Total productive assets				
Total Aset Produktif KUB Total productive assets	Rp miliar Rp billion	3.022,3	2.828,5	2.712,0
Total Pembiayaan Non-KUB Total non-sustainable business financing	Rp miliar Rp billion	10.168,6	7.888,7	6.301,6
<b>Total Pembiayaan</b> <b>The Bank's Total Financing</b>	<b>Rp miliar</b> <b>Rp billion</b>	<b>13.190,9</b>	<b>10.717,2</b>	<b>9.013,6</b>
<b>Persentase Total Pembiayaan KUB</b> <b>terhadap Total Pembiayaan</b> <b>Total sustainable business financing percentage</b> <b>of the Bank's total financing</b>	<b>%</b>	<b>22,9%</b>	<b>26,4%</b>	<b>30,1%</b>

**Keterangan:**

- 1 Produk yang digunakan untuk penyaluran dana KUB diintegrasikan dengan produk pembiayaan yang sudah ada di BCAS
- 2 Produk yang digunakan untuk penyaluran dana KUB tahun 2023 disajikan kembali untuk menyesuaikan dengan klasifikasi produk yang digunakan di tahun 2024

**Keterangan:**

- 1 Products used to channel sustainable funds are integrated with existing financing products at BCAS
- 2 Products used to channel sustainable funds in 2023 are restated to adjust with the product classification used in 2024

**Portofolio Pembiayaan KUB** [FS6] [FS8]  
SUSTAINABLE BUSINESS FINANCING PORTFOLIO [FS6] [FS8]

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Kategori KUB Sustainable Business Category	2025	2024	2023
<b>Kegiatan Usaha Berwawasan Lingkungan (KUBL) Non-UMKM</b> Green Financing (KUBL) Non-UMKM			
1. Energi Terbarukan Renewable Energy	39,2	-	-
2. Efisiensi Energi Energy Efficiency	312,4	215,3	367,7
3. Pencegahan dan Pengendalian Polusi Pollution Prevention and Control	30,0	0,1	10,7
4. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Biological Natural Resources Management and Sustainable Land Use	214,2	188,5	195,5
5. Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	-	-	-
6. Transportasi Ramah Lingkungan Eco-friendly Transportation	15,1	3,3	2,3
7. Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management	126,8	2,1	2,5
8. Adaptasi Perubahan Iklim Climate Change Adaptation	-	-	-

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Kategori KUB Sustainable Business Category	2025	2024	2023
9. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi ( <i>Eco-efficient</i> ) Products that Can Reduce Resource Use and Produce Less Pollution	652,8	595,5	315,4
10. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings that Meets National, Regional or International Recognized Standards or Certifications	-	-	-
11. Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Environmentally Friendly Business Activities and/or Other Activities	-	-	-
<b>Total Pembiayaan KUBL (Non-UMKM) Total Green Financing (Non-UMKM)</b>	<b>1.390,5</b>	<b>1.004,8</b>	<b>894,0</b>
<b>Kegiatan UMKM MSME Business Activities</b>	<b>1.631,7</b>	<b>1.823,7</b>	<b>1.817,9</b>
<b>Total Pembiayaan Kategori KUB Total Sustainable Business Financing</b>	<b>3.022,3</b>	<b>2.828,5</b>	<b>2.712,0</b>

Portofolio pembiayaan KUB BCAS di 2025 mencapai Rp3,0 triliun atau tumbuh 6,8% dibandingkan periode yang sama tahun sebelumnya. Dari segi kategori usaha, BCAS menambah satu kategori baru pada portofolio pembiayaan Kegiatan Usaha Berwawasan Lingkungan (KUBL), yaitu energi terbarukan dengan penyaluran sebesar Rp39,2 miliar. Secara keseluruhan penyaluran pembiayaan KUBL tumbuh 38,4% dengan komposisi 46.0% dari total pembiayaan KUB.

Sepanjang 2025, BCAS meningkatkan penempatan dana pada instrumen investasi berkelanjutan berupa *Project-based Green Sukuk* dan sukuk *mudharabah* hingga mencapai Rp884,4 miliar, atau tumbuh 102,5% YoY dibandingkan Rp436,8 miliar pada tahun sebelumnya, sekaligus memenuhi target pertumbuhan. Pertumbuhan ini mencerminkan upaya berkelanjutan BCAS dalam memperkuat investasi yang memberikan manfaat bagi lingkungan dan sosial.

Pencapaian tersebut ditopang oleh strategi pengelolaan dana yang lebih selektif serta diversifikasi portofolio investasi berkelanjutan sehingga Bank mampu menjaga keseimbangan antara dampak, risiko, dan imbal hasil. Ke depan, BCAS berkomitmen untuk terus memperluas investasi berkelanjutan yang sejalan dengan prinsip syariah dengan tetap mengedepankan kehati-hatian.

BCAS's Sustainable financing portfolio in 2025 reached Rp3.0 trillion, a 6.8% increase compared to the same period in the previous year. In terms of business categories, BCAS added one new categories to the Environmentally Friendly Business Category (KUBL) financing or green financing portfolio, namely renewable energy, with financing disbursed amounting to Rp39.2 billion. Overall, green financing grew 38.4%, accounting for 46.0% of total sustainable financing.

Throughout 2025, BCAS increased its placement in sustainable investment instruments in the form of *Project-based Green Sukuk* and *Mudharabah Sukuk*, reaching Rp884.4 billion, or a grew 102.5% YoY compared to Rp436.8 billion in the previous year, thereby meeting the growth target. This growth reflects BCAS's continuous efforts to strengthen investments that generate environmental and social benefits.

These achievements are supported by a more selective fund management strategy and diversification of the sustainable investment portfolio, enabling the Bank to maintain a balance between impact, risk, and return. Moving forward, BCAS is committed to continuously expanding sustainable investments in line with Sharia principles while maintaining prudence.

### ▶ Alur Pemetaan Pembiayaan Berdasarkan Kategori KUB [FS2] [FS5]

Sebagai bagian dari upaya mengimplementasikan tata kelola yang baik pada pembiayaan, kami telah memiliki prosedur pemetaan pembiayaan berdasarkan kategori Kegiatan Usaha Berkelanjutan sebagaimana tertuang dalam Surat Edaran 068/SE/STL/2021 tentang Pedoman Pemetaan Portofolio Pembiayaan BCA Syariah Sesuai dengan Kategori Kegiatan Usaha Berkelanjutan, yang menjadi panduan bagi karyawan terkait pemrosesan pembiayaan, baik pada fungsi bisnis, pemasaran maupun analis.

### ▶ Flow of Financing Mapping Based on Sustainable Business Category [FS2] [FS5]

As part of the effort to implement good governance in financing, we have a financing mapping procedure based on the Sustainable Business Activity Category as stated in Circular Letter 068/SE/STL/2021 on Guidelines for Mapping BCA Syariah Financing Portfolio in accordance with the Sustainable Business Activity Category, which serves as a guide for employees related to financing processing, both in the business, marketing and analyst functions.

Identifikasi UMKM atau non-UMKM Identification of MSMEs or non-MSMEs	Identifikasi bidang usaha Identification of business fields	Identifikasi tujuan penggunaan pembiayaan Identify the intended use of financing
<p>Nasabah yang termasuk ke dalam UMKM secara otomatis tergolong dalam KUB ke-12, yaitu "Kegiatan Usaha dan/ atau Kegiatan Lain dari Kegiatan UMKM".</p> <p>Customers listed as MSMEs are automatically classified under the 12th Sustainable Business Activities, namely "Business Activities and/or Other Activities of MSME Activities".</p>	<p>Jika seluruh/mayoritas bidang usaha termasuk KUB, maka dikategorikan dalam KUB ke-1—11.</p> <p>If all/majority of the businesses are Sustainable Businesses, then they would be categorized as 1st-11th Sustainable Businesses.</p>	<p>Jika bidang usaha tidak termasuk kategori KUB tetapi tujuan penggunaan pembiayaan termasuk KUB, maka akan dikategorikan ke dalam KUB ke 1—11.</p> <p>If the line of business is not categorized as a sustainable business but the intended use of financing is a sustainable business, it will be categorized into the 1st-11th sustainable business.</p>

### Outstanding Portofolio Pembiayaan KUB berdasarkan Segmen Usaha [FS6] OUTSTANDING SUSTAINABLE FINANCING PORTFOLIO BY BUSINESS SEGMENT [FS6]

Dalam miliar rupiah, kecuali dinyatakan lain

In billion Rupiah, unless otherwise stated

Uraian Description	2025		2024		2023	
	Rp	%	Rp	%	Rp	%
Portofolio Pembiayaan KUBL Non-UMKM Non-MSME Green Financing Portfolio	1.390,5	46,0	1.004,8	35,5	894,0	33,0
• Korporasi   Corporations	-	-	-	-	-	-
• Komersial   Commercial	1.376,8	45,6	1.001,5	35,4	891,8	32,9
• Konsumer   Consumer	13,7	0,5	3,3	0,1	2,3	0,1
Portofolio Pembiayaan UMKM MSME Financing Portfolio	1.631,7	54,0	1.823,7	64,5	1.817,9	67,0
<b>Total Portofolio KUB Total Sustainable Financing Portfolio</b>	<b>3.022,3</b>	<b>100,0</b>	<b>2.828,5</b>	<b>100,0</b>	<b>2.712,0</b>	<b>100,0</b>

## **Pengelolaan Risiko ESG pada Pembiayaan Keuangan Berkelanjutan**

Pengelolaan risiko ESG dalam penyaluran pembiayaan dilakukan BCAS melalui evaluasi menyeluruh terhadap pemenuhan persyaratan pembiayaan yang disesuaikan dengan jenis usaha dan pembiayaan calon nasabah. Evaluasi ini mencakup aspek tata kelola, seperti kelengkapan legalitas usaha dan proyek yang akan dibiayai. Dalam aspek lingkungan dan sosial, BCAS memastikan kegiatan usaha calon nasabah berorientasi pada kelestarian lingkungan, memenuhi ketentuan perizinan yang berlaku, dan menjunjung prinsip-prinsip HAM. Hal ini termasuk tidak melibatkan praktik pekerja anak maupun kerja paksa.

BCAS memperkuat tata kelola penyaluran pembiayaan dengan pembaharuan Kebijakan Dasar Pembiayaan Bank melalui Surat Keputusan No.36/SK/DIR/2025 perihal Kebijakan Dasar Pembiayaan Bank Tahun 2025 dengan menambahkan kegiatan usaha yang menimbulkan risiko LST pada pembiayaan yang dilarang. [FS2]

BCAS telah memiliki pedoman pemetaan nasabah pembiayaan yang mengacu pada Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI), sesuai arahan regulator. Melalui pemetaan ini, nasabah pembiayaan dikelompokkan berdasarkan tingkat dukungan terhadap perlindungan lingkungan dengan mengacu pada jenis usaha sesuai Klasifikasi Baku Lapangan Usaha Indonesia (KBLI). Pemetaan portofolio pembiayaan tersebut merupakan bagian dari penerapan *Environmental & Social Risk Analysis* (ESRA) yang dilaksanakan dengan mengacu pada Manual Pembiayaan dan Kebijakan Dasar Pembiayaan Bank (KDPB) serta melibatkan beberapa unit kerja. Fungsi Pemasaran Pembiayaan melakukan evaluasi awal pemenuhan persyaratan TKBI, Fungsi Analisis Pembiayaan melakukan analisis kecukupan pemenuhan persyaratan, dan Fungsi Pelaporan menyampaikan hasil pemetaan kepada regulator. Seluruh rangkaian proses dimonitor oleh Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi, dan Kesekretariat di bawah koordinasi langsung Direktur. [FS1] [FS2] [FS3]

Sejalan dengan penerapan ESRA tersebut, BCAS melakukan pemantauan kepatuhan nasabah secara berkelanjutan, khususnya dalam proses reviu terkait penambahan atau perpanjangan fasilitas pembiayaan. Dalam proses ini, BCAS meminta dokumen terbaru dari nasabah untuk memastikan kesesuaian dengan pedoman yang berlaku, dengan hasil pemantauan didokumentasikan dalam memorandum. Apabila hasil evaluasi menunjukkan ketidaksesuaian dengan ketentuan yang berlaku, pembiayaan tidak akan diberikan atau ditindaklanjuti melalui pembahasan pada rapat Komite Pembiayaan. Hingga akhir 2025, tidak terdapat nasabah yang melanggar ketentuan maupun menimbulkan risiko signifikan terkait aspek sosial dan lingkungan. [FS1][FS2][FS3] [FS11]

## **ESG Risk Management in Sustainable Financing**

ESG risk management in BCAS's financing activities is conducted through a comprehensive evaluation of compliance with financing requirements, tailored to the type of business and the prospective customer's financing. This evaluation covers governance aspects, such as the completeness of business legality and the projects to be financed. On the environmental and social aspects, BCAS ensures that prospective customers' business activities are oriented toward environmental sustainability, comply with applicable licensing requirements, and uphold human rights principles. This includes avoiding child labor and forced labor practices.

BCAS strengthens financing governance by updating the Bank's Basic Financing Policy through the Board of Directors Decree No. 36/SK/DIR/2025 on the Bank's Basic Financing Policy for 2025, which includes the addition of business activities that pose ESG risks to the list of prohibited financing activities. [FS2]

BCAS has established guidelines for mapping financing customers that refer to the Indonesian Sustainable Finance Taxonomy, in accordance with regulatory direction. Through this mapping, financing customers are classified based on their level of support for environmental protection, referring to the type of business activities in accordance with the Indonesian Standard Industrial Classification. The mapping of the financing portfolio forms part of the implementation of *Environmental & Social Risk Analysis* (ESRA), which is carried out in accordance with the Financing Manual and the Bank's Basic Financing Policy and involves several work units. The Financing Marketing Function conducts the initial evaluation of compliance with TKBI requirements, the Financing Analyst Function assesses the adequacy of compliance with the requirements, and the Reporting Function submits the mapping results to the regulator. The entire process is monitored by the Department of Economic, Social & Environmental Sustainability Management, Communication, and Secretariat under the direct coordination of the Director. [FS1] [FS2] [FS3]

In line with the implementation of ESRA, BCAS conducts continuous monitoring of customer compliance, particularly during the review process related to the addition or extension of financing facilities. In this process, BCAS requests the latest documents from customers to ensure alignment with the applicable guidelines, with the monitoring results documented in a memorandum. If the evaluation results indicate non-compliance with the applicable provisions, the financing will not be granted or will be further discussed in a Financing Committee meeting. As of the end of 2025, no customers were found to have violated the provisions or generated significant risks related to social and environmental aspects. [FS1][FS2] [FS3][FS11]

BCAS mengembangkan *core banking system* khususnya pada modul pembiayaan, untuk mempermudah identifikasi pembiayaan keuangan berkelanjutan. Pengembangan ini mendukung penyediaan data yang lebih akurat dan efisien bagi kebutuhan pelaporan serta pengambilan keputusan.

BCAS has also developed its core banking system, particularly the financing module, to facilitate the identification of sustainable finance. This development supports the provision of more accurate and efficient data for reporting and decision-making purposes.

Sejalan dengan pengembangan klasifikasi TKBI oleh regulator, di 2025 BCA Syariah melakukan pemetaan terhadap nasabah pembiayaan di sektor Energi dan *Agriculture Forestry and Land Use* (AFOLU) dengan total *outstanding* Rp949,6 miliar.

In line with the regulator's development of the TKBI classification, in 2025 BCA Syariah mapped financing customers in the Energy and Agriculture, Forestry, and Land Use (AFOLU) sector with a total outstanding of Rp949.6 billion.

Dinamika perkembangan regulasi menjadi tantangan tersendiri dalam implementasi Keuangan Berkelanjutan. BCAS yang adaptif dengan perubahan regulasi kemudian melanjutkan pemetaan portofolio pembiayaan sesuai TKBI terbaru. BCAS juga melanjutkan sosialisasi kepada nasabah yang sudah dimulai dari tahun sebelumnya, yang dilakukan kepada 18 nasabah pada sektor perkebunan kelapa sawit atau 25,7% dari total nasabah yang termasuk dalam TKBI sepanjang 2025. Perluasan cakupan pemetaan nasabah hijau akan dilaksanakan sesuai dengan arahan implementasi dari regulator. [FS10] [FS11]

The dynamic regulatory landscape presents a challenge in implementing Sustainable Finance. Being adaptive to regulatory changes, BCAS continued the mapping of its financing portfolio according to the latest TKBI. BCAS also continued dissemination to customers that began in previous years, targeting 18 customer in the palm oil plantation sector or 25.7% of total customer classified under the TKBI throughout 2025. Expansion of the green customer mapping coverage will be carried out according to implementation directives from the regulator. [FS10] [FS11]

**Proses Pemetaan Pembiayaan berdasarkan TKBI**  
FINANCING MAPPING PROCESS BASED ON TKBI

Identifikasi KBLI KBLI identification	Identifikasi kriteria TKBI Identification TKBI criteria	Klasifikasi Classification
<p>Bank melakukan identifikasi KBLI dari dokumen legalitas nasabah yaitu NIB.</p> <p>The bank will identify the customer's business based on the Indonesian Standar Classification of Businesses from the customer's single business number as stated in their legality documents.</p>	<ul style="list-style-type: none"> <li>• Bank melakukan identifikasi kriteria TKBI berdasarkan KBLI.</li> <li>• Meminta keterangan nasabah dengan metode checklist.</li> <li>• The Bank identifies TKBI criteria based on KBLI.</li> <li>• Requests information from customers using a checklist method.</li> </ul>	<p>Melakukan klasifikasi TKBI berdasarkan checklist yang telah diisi nasabah.</p> <p>Conducts TKBI classification based on the checklist completed by the customer.</p>

Selain menerapkan TKBI, BCAS berkomitmen untuk tidak membiayai kegiatan usaha ilegal dan dilarang pemerintah yang ditetapkan dalam Surat Keputusan Direksi Nomor 078/SK/DIR/2024 tentang Larangan dalam Penyaluran Pembiayaan (*Exclusion List*).

In addition to implementing TKBI, BCAS is committed not to finance illegal business activities and activities prohibited by the government as stipulated in the Board of Directors Decree Number 078/SK/DIR/2024 regarding Prohibited Activities in Financing (*Exclusion List*).

**Daftar Kegiatan Usaha yang dilarang dalam Penyaluran Pembiayaan (*Exclusion List*)**  
LIST OF PROHIBITED BUSINESS ACTIVITIES IN FINANCING DISTRIBUTION (EXCLUSION LIST)

1

Kegiatan *illegal logging* (pembalakan liar), produksi dan perdagangan kayu atau produk kehutanan lainnya dari hutan yang tidak dikelola secara lestari.  
Illegal logging, production and trade of timber or other forestry products from unsustainable management of forests.

2

Kegiatan yang melibatkan segala macam bentuk kerja paksa atau eksploitasi pada anak di bawah umur atau pelanggaran hak asasi manusia (seperti: kerja paksa, eksploitasi, prostitusi, perdagangan orang, penyelundupan tenaga kerja).  
Activities involving any form of forced labor or exploitation of minors or human rights violations (such as: forced labor, exploitation, prostitution, human trafficking, labor smuggling).

3

Kegiatan produksi, perdagangan, pengiriman dan impor senjata di luar badan usaha/institusi resmi yang mendapat izin khusus/legalitas khusus dari pemerintah (terorisme).  
Activities of production, trade, shipping and import of weapons outside of official business entities/institutions that receive special licenses/legality from the government (terrorism).

4

Kegiatan produksi, perdagangan narkoba, zat psiko tropika dan zat adiktif di luar badan usaha/institusi resmi yang mendapat izin/legalitas dari pemerintah.  
Production, trade of narcotics, psychotropic substances and addictive substances outside of official business entities/institutions that are licensed/legal by the government.

5

Kegiatan yang mempengaruhi Situs Warisan Dunia UNESCO (*UNESCO World Heritage Sites*) atau kawasan lindung nasional dan/atau internasional.  
Activities that affect UNESCO World Heritage Sites or national and/or international protected areas.

6

Kegiatan yang melanggar hak-hak masyarakat setempat, seperti kegiatan yang mengambil alih kepemilikan lahan dari masyarakat adat/penduduk asli tanpa persetujuan dari masyarakat/penduduk tersebut.  
Activities that violate the rights of local communities, such as activities that take over land ownership from indigenous peoples without their consent.

7

Kegiatan perdagangan satwa liar atau produk satwa liar (seperti gading, tanduk, sirip hiu).  
Activities that trade in wildlife or wildlife products (such as ivory, horns, shark fins).

## Mitigasi Dampak Perubahan Iklim [201-2]

BCAS mengarahkan strategi mitigasi perubahan iklim melalui penguatan pembiayaan dan investasi pada sektor berwawasan lingkungan. Pada 2025, realisasi pembiayaan KUBL mencapai Rp1.390,5 miliar, sementara penempatan pada investasi berkelanjutan tercatat sebesar Rp884,4 miliar. Uraian lebih lanjut mengenai pembiayaan dan investasi berkelanjutan disajikan pada bagian Pembiayaan dan Investasi Keuangan Berkelanjutan dalam laporan ini.

Seiring dengan penerbitan panduan *Climate Risk Management & Scenario Analysis* (CRMS) oleh OJK pada 2024, BCAS menerbitkan Surat Edaran No.103/SE/STL/2025 perihal Pedoman *Climate Risk Management and Scenario Analysis* (CRMS) BCA Syariah di tahun 2025. Hasil implementasi CRMS dilaporkan kepada regulator yang mencakup 57,7% portofolio pembiayaan yang terdiri dari sektor pertambangan dan penggalian; pengadaan listrik gas, uap/air panas, dan udara dingin; konstruksi; pengangkutan dan pergudangan; pertanian, kehutanan, dan perikanan; industri pengolahan; serta pembiayaan konsumtif beragun properti. Implementasi CRMS dilaksanakan dengan persyaratan yang diterbitkan oleh regulator, mengacu pada *Network for Greening the Financial System* (NGFS).

Hasil implementasi CRMS 2025, menunjukkan bahwa 22,8% *outstanding* pembiayaan memiliki kerentanan terhadap risiko fisik perubahan iklim. Di samping itu, 48,3% *outstanding* pembiayaan berada pada sektor dengan intensitas karbon tinggi dan sensitif terhadap kebijakan dekarbonisasi, yang menunjukkan eksposur terhadap risiko transisi. Kondisi tersebut berpotensi memengaruhi kualitas aset, termasuk peningkatan risiko kredit (*non-performing financing/NPF*) dan CKPN dalam jangka panjang (2030-2050). BCAS juga telah mengidentifikasi estimasi kerugian operasional terhadap risiko fisik perubahan iklim yang disebabkan oleh penurunan agunan akibat banjir dan kebakaran.

Ke depan, hasil kajian ini akan ditindaklanjuti secara bertahap di internal sebagai bagian dari penguatan pengelolaan portofolio pembiayaan dan peningkatan ketahanan terhadap risiko iklim. Tindak lanjut tersebut mencakup penyempurnaan analisis risiko, integrasi pertimbangan risiko iklim dalam proses pengambilan keputusan pembiayaan, serta penguatan koordinasi lintas fungsi untuk memastikan bahwa respons terhadap risiko iklim dilakukan secara proporsional, terukur, dan sejalan dengan kapasitas serta strategi bisnis Bank.

## Climate Change Impact Mitigation [201-2]

BCAS directs its climate change mitigation strategy by strengthening financing and investment in environmentally conscious sectors. In 2025, the realization of green financing reached Rp1,390.5 billion, while placements in sustainable investments amounted to Rp884.4 billion. Further details on sustainable financing and investment are presented in the Sustainable Finance Financing and Investment section of this report.

Following the issuance of the *Climate Risk Management & Scenario Analysis* (CRMS) guidelines by OJK in 2024, BCAS issued Circular Letter No.103/SE/STL/2025 regarding the *Climate Risk Management and Scenario Analysis* (CRMS) Guidelines of BCA Syariah in 2025. The CRMS implementation results were reported to the regulator, covering 57.7% of the financing portfolio, which includes the mining and quarrying sector; electricity, gas, steam/hot water, and cold air supply; construction; transportation and warehousing; agriculture, forestry, and fisheries; manufacturing; and property-backed consumer financing. The CRMS was carried out in accordance with regulatory requirements with reference to the *Network for Greening the Financial System* (NGFS).

The 2025 CRMS implementation results indicate that 22.8% of outstanding financing is vulnerable to the physical risks of climate change. Additionally, 48.3% of outstanding financing is in sectors with high carbon intensity and sensitive to decarbonization policies, indicating exposure to transition risk. This condition has the potential to affect asset quality, including increasing credit risk (*non-performing financial/NPF*) and the allowance for impairment losses (CKPN) in the long term (2030–2050). BCAS has also identified estimated operational losses related to physical climate risks caused by collateral decline due to floods and fires.

Moving forward, the results of this study will be gradually followed up internally as part of strengthening financing portfolio management and enhancing resilience to climate risks. Follow-up actions include refining risk analysis, integrating climate risk considerations into financing decision-making processes, and strengthening cross-functional coordination to ensure that responses to climate risks are proportional, measurable, and aligned with the Bank's capacity and business strategy.

# Tanggung Jawab terhadap Produk dan Layanan Perbankan

[2-27] [FS15]

## RESPONSIBILITY FOR BANKING PRODUCTS AND SERVICES

[2-27] [FS15]

BCAS memastikan bahwa seluruh produk dan layanan perbankan yang ditawarkan memenuhi standar keamanan dan kenyamanan serta telah mendapatkan persetujuan dari regulator. Pelaksanaan tanggung jawab Bank terhadap nasabah diatur melalui Surat Keputusan Nomor 056/SK/DIR/2024 tentang Ketentuan Pelindungan Konsumen dan Surat Edaran Nomor 104/SE/STL/2024 tentang Prosedur Pelindungan Konsumen. Pada 2025, tidak terdapat pelanggaran/ketidakpatuhan hukum bersifat signifikan yang mengganggu proses bisnis dan memengaruhi tingkat risiko BCAS, serta tidak terdapat produk/layanan yang ditarik kembali.

Untuk meningkatkan keamanan data serta mengakomodasi kebutuhan pelindungan data pribadi, BCAS melakukan pengkinian kebijakan operasional IT melalui penerbitan Surat Edaran No.44/SE/STL/2025 tentang Penyesuaian Pedoman Pengamanan Informasi PT Bank BCA Syariah. Pembaruan ini dilakukan sehubungan dengan penambahan ketentuan teknis terkait *security event* serta kegiatan pemantauan pada jaringan dan server.

### ▶ Produk/Jasa yang Sudah Dievaluasi Keamanannya

Sebelum meluncurkan produk dan layanan kepada masyarakat, BCAS melaksanakan evaluasi keamanan yang mencakup analisis risiko, kepatuhan regulasi, pemenuhan prinsip syariah, dan pelindungan konsumen. Proses evaluasi ini melibatkan berbagai fungsi, termasuk Dewan Pengawas Syariah, Divisi Bisnis, Departemen Kepatuhan dan Manajemen Risiko, Divisi TI, Divisi Hukum, dan Regulator. Untuk produk dan layanan digital, BCAS secara konsisten melakukan pengujian sistem keamanan melalui *System Integration Test (SIT)*, *User Acceptance Test (UAT)*, *Vulnerability Assessment*, dan *Penetration Test (Pentest)* sebelum produk dirilis. Penilaian berkala terhadap aplikasi, khususnya yang digunakan langsung oleh nasabah, juga dilakukan guna menjaga stabilitas dan keandalan sistem. Temuan hasil pengujian dimanfaatkan sebagai bahan perbaikan dalam rangka meningkatkan keamanan dan pengalaman nasabah.

Selain aspek keamanan, BCAS menaruh perhatian pada keterbukaan informasi kepada nasabah. Informasi produk dan layanan disampaikan secara transparan melalui berbagai saluran komunikasi, termasuk petugas cabang, *contact center* Halo BCA, situs web resmi, dan media sosial.

BCAS ensures that all banking products and services offered meet safety and comfort standards and have obtained the regulator's approval. The Bank's responsibilities toward customers are governed by the Board of Directors Decree No. 056/SK/DIR/2024 on Consumer Protection Provisions and Circular Letter No. 104/SE/STL/2024 on Consumer Protection Procedures. By 2025, there are no significant legal violations or non-compliance that disrupt BCAS's business processes or affect the risk level, and no products or services were recalled.

To enhance data security and address the need for personal data protection, BCAS updated its IT operational policy through the issuance of Circular Letter No.44/SE/STL/2025 regarding the Adjustment of the Information Security Guidelines of PT Bank BCA Syariah. The update includes additional technical provisions related to security event management and monitoring activities across network and server infrastructure.

### ▶ Products/Services that have been Evaluated for Safety

Before launching products and services to the public, BCAS conducts a security evaluation covering risk analysis, regulatory compliance, adherence to Sharia principles, and consumer protection. This evaluation process involves multiple functions, including the Sharia Supervisory Board, Business Division, Compliance and Risk Management Department, IT Division, Legal Division, and the Regulator. For digital products and services, BCAS consistently conducts security system testing through *System Integration Test (SIT)*, *User Acceptance Test (UAT)*, *Vulnerability Assessment*, and *Penetration Test (Pentest)* prior to product release. Periodic assessments of applications, especially those directly used by customers, are also conducted to maintain system stability and reliability. Findings from these tests are used to identify areas of improvement to enhance security and customer experience.

In addition to security aspects, BCAS places emphasis on transparency toward customers. Product and service information is communicated clearly through various channels, including branch staff, the Halo BCA contact center, the official website, and social media.

### ▶ Pelibatan Pihak Lokal [2-6]

Sebagai bagian dari kebijakan pengadaan yang berkelanjutan, BCAS memprioritaskan kerja sama dengan pemasok lokal yang berada di sekitar wilayah operasional Bank guna mendorong pertumbuhan ekonomi daerah setempat. Pada 2025, BCAS bekerja sama dengan 110 pemasok lokal untuk mendukung kegiatan operasional, antara lain dalam penyediaan alat kantor, layanan transportasi, pengembangan teknologi informasi, pemeliharaan gedung, promosi, serta jasa umum. Adapun prosedur/mekanisme pemilihan pemasok dilaksanakan sesuai dengan Pedoman Pengadaan Barang dan/atau Jasa Logistik oleh Pihak Ketiga BCAS.

### ▶ Local Party Engagement [2-6]

As part of its sustainable procurement policy, BCAS prioritizes collaboration with local suppliers located near the Bank's operational areas to drive the growth of the local economy. In 2025, BCAS partnered with 110 local suppliers to support operational activities, including the provision of office equipment, transportation services, information technology development, building maintenance, promotion, and general services. The procedures and mechanisms for selecting suppliers are conducted in accordance with the BCAS Third-Party Goods and/or Services Procurement Guidelines.

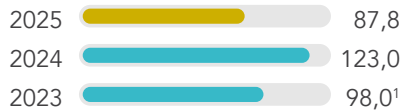


### Nilai Kontrak

Contract Value

**Rp87,8**

miliar | billion



### Keterangan :

<sup>1</sup> Penyajian data kembali jumlah pemasok lokal akibat perubahan metode klasifikasi

### Notes :

<sup>1</sup> Restatement of data on the number of local suppliers due to changes in classification methods

### ▶ Pemasaran yang Bertanggung Jawab

Sebagai bentuk perlindungan konsumen, BCAS menyediakan informasi produk dan layanan secara transparan dan mudah diakses oleh nasabah sesuai dengan ketentuan OJK dan Bank Indonesia. Informasi tersebut dapat diperoleh melalui situs web dan media sosial Bank, petugas cabang, serta layanan Halo BCA 1500888. BCAS memastikan seluruh informasi disajikan secara konsisten dan tidak menimbulkan perbedaan penafsiran. Seluruh (100%) produk dan layanan yang diluncurkan telah dinilai kepatuhannya terhadap ketentuan dan prosedur regulasi yang berlaku. [417-1]

### ▶ Responsible Marketing

As part of consumer protection, BCAS provides transparent and easily accessible product and service information to customers in accordance with the regulations of OJK and Bank Indonesia. This information can be obtained through the Bank's website and social media, branch officers, as well as the Halo BCA 1500888 service. BCAS ensures that all information is presented consistently and does not cause misinterpretation. All (100%) of the products and services launched have been assessed for compliance with applicable regulatory requirements and procedures. [417-1]

BCAS juga menerapkan Prinsip Mengenal Nasabah (*Know Your Customer/KYC*) untuk memahami profil dan kebutuhan nasabah sehingga solusi perbankan yang diberikan dapat lebih tepat sasaran. Pada periode pelaporan, BCAS tidak melakukan penarikan produk atau layanan dari pasar dan tidak menghadapi sanksi finansial maupun hukum terkait ketidakpatuhan atas informasi produk, layanan, maupun kegiatan pemasaran. [417-2] [417-3]

### **▶ Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan**

Pada 2025, BCAS telah mengembangkan fitur dalam BSya, di antaranya fitur untuk e-deposito, pembayaran PDAM/internet/KAI, *top up e-wallet*, *cardless* setor tunai, QRIS CPM, dan lain sebagainya. Selain layanan perbankan, BSya juga menghadirkan fitur Islami pendukung ibadah, seperti arah kiblat, jadwal salat, pembayaran zakat fitrah, kurban, dan setoran biaya ibadah haji secara *online*.

Kehadiran BSya melengkapi BCA Syariah *Mobile* yang telah digunakan sebelumnya sehingga Bank memiliki dua aplikasi *mobile banking* yang dirancang untuk melayani kebutuhan transaksi nasabah secara lebih luas dan beragam. Seluruh tahapan pengujian keamanan dan perizinan regulator telah dilalui sebelum BSya resmi diperkenalkan kepada nasabah.

Sepanjang 2025, BCAS juga merilis *internet banking* baru yaitu BIQ yang dilengkapi oleh fitur-fitur yang memudahkan nasabah terutama pelaku usaha untuk mengakses aplikasi tersebut, di antaranya fitur *financial dashboard* dan mutasi rekening standar internasional (NT940). BCAS turut merilis aplikasi *Virtual Account Management*, sistem rekening virtual yang diberikan bank kepada nasabah bisnis atau perusahaan untuk mempermudah identifikasi dan pengelolaan pembayaran dari banyak pelanggan atau mitra. Selain itu, BCAS telah memperoleh izin sebagai Bank Devisa, yang selanjutnya akan ditindaklanjuti dengan pengembangan layanan transaksi valuta asing melalui *channel* digital dan kantor cabang.

BCAS juga mulai merencanakan pemanfaatan *artificial intelligence* (AI) dalam menunjang produk serta layanan kepada nasabah, yang dipersiapkan untuk diimplementasikan pada tahun depan.

Sebagai bagian dari pengembangan produk dan layanan keuangan berkelanjutan, BCAS terus memperluas ragam layanan yang mendukung kebutuhan nasabah sekaligus dan memperkuat nilai-nilai sosial yang berkelanjutan. Pada 2025, BCAS telah memperoleh izin sebagai Lembaga Keuangan Syariah Penerima Wakaf Uang (LKS PWU), yang memungkinkan Bank berperan sebagai fasilitator dalam pengelolaan dana wakaf secara lebih terstruktur, transparan, dan akuntabel.

BCAS also implements the *Know Your Customer* (KYC) principle to understand the profile and needs of customers so that the banking solutions provided can be more targeted. During the reporting period, BCAS did not withdraw any products or services from the market and did not face financial or legal sanctions related to non-compliance regarding product information, services, or marketing activities. [417-2] [417-3]

### **▶ Innovation and Development of Sustainable Finance Products and/or Services**

In 2025, BCAS developed several features within BSya, including e-deposit, payments for PDAM/internet/KAI, e-wallet top-ups, cardless cash deposit, QRIS CPM, and others. Beyond banking services, BSya also offers Islamic features to support worship, such as Qibla direction, prayer schedules, payment of zakat al-fitr, qurban, and online hajj payment deposits.

The launch of BSya complements the existing BCA Syariah *Mobile*, providing the Bank with two mobile banking applications designed to serve a broader and more diverse range of customer transaction needs. All security testing stages and regulatory approvals were completed before BSya was officially introduced to customers.

Throughout 2025, BCAS also released a new internet banking platform, BIQ, equipped with features that facilitate access for customers, particularly business clients, these include a financial dashboard and the international standard account statement (NT940). BCAS additionally released a *Virtual Account Management* system, a virtual account solution provided by the Bank to business or corporate clients to simplify identification and management of payments from multiple customers or partners. In addition, BCAS has obtained a license as a Foreign Exchange Bank, which will be followed by the development of foreign exchange transaction services through digital channels and branch offices.

BCAS has also begun planning the use of *artificial intelligence* (AI) to enhance products and services for customers, which is scheduled for implementation next year.

As part of the development of sustainable financial products and services, BCAS continues to expand offerings that meet customer needs while strengthening sustainable social values. In 2025, BCAS had obtained a permit as a Sharia Financial Institution for the Receipt of Monetary Waqf (LKS PWU), allowing the Bank to act as a facilitator in managing waqf funds in a more structured, transparent, and accountable manner.

Melalui inovasi tersebut, BCAS berupaya meningkatkan kualitas layanan perbankan syariah yang inklusif, adaptif, dan relevan dengan kebutuhan nasabah di tengah dinamika perekonomian global.

Through these innovations, BCAS strives to enhance the quality of sharia banking services that are inclusive, adaptive, and relevant to customer needs amid the dynamics of the global economy.



### ► Pengelolaan Dampak Produk/Jasa Keuangan Berkelanjutan

Dalam mendorong inklusi keuangan, BCAS terus memperluas akses masyarakat terhadap produk dan layanan perbankan syariah dan menghadirkan inovasi yang relevan dengan kebutuhan nasabah serta memberikan kemudahan integrasi transaksi bisnis mitra. Bank secara proaktif memitigasi risiko yang melekat pada pengembangan digital, termasuk risiko kejahatan siber, melalui penguatan sistem keamanan berlapis. Upaya tersebut didukung oleh penerapan ISO 27001:2022 tentang Sistem Manajemen Keamanan Informasi (SMKI) untuk penerapan *Application Programming Interface* (API) dan *host to host management* di BCAS.

### ► Impact Management of Sustainable Finance Products/Services

To promote financial inclusion, BCAS continues to expand public access to sharia banking products and services, offering innovations that are relevant to customer needs and facilitating seamless integration for partner business transactions. The Bank proactively mitigates risks inherent in digital development, including cybercrime, through the strengthening of multi-layered security systems. These efforts are supported by the implementation of ISO 27001:2022 on Information Security Management Systems (ISMS) for the deployment of *Application Programming Interfaces* (API) and *host-to-host management* at BCAS.

# Keamanan Data dan Privasi Nasabah

## DATA SECURITY AND CUSTOMER PRIVACY

Pemanfaatan teknologi digital dalam perbankan membawa dampak positif berupa peningkatan transparansi transaksi, efisiensi layanan, dan potensi pengurangan limbah kertas. Namun, seiring dengan hal tersebut, risiko kejahatan siber juga meningkat. BCAS merespons tantangan ini dengan meningkatkan infrastruktur keamanan sistem teknologi informasi, menerapkan pengamanan berlapis, serta memberikan edukasi keamanan siber kepada pemangku kepentingan guna menjaga data dan privasi subjek data pribadi.

Dalam rangka memperkuat perlindungan data pribadi, BCAS memastikan pemenuhan hak subjek data pribadi melalui penerbitan ketentuan perlindungan data pribadi (PDP) pada tahun 2024 sebagaimana tertuang dalam Surat Keputusan Nomor 068/SK/DIR/2024 perihal Ketentuan Pelindungan Data Pribadi. Dalam hal transparansi perlindungan data pribadi kepada subjek data pribadi, BCA Syariah menerbitkan *Privacy Notice* atau Pemberitahuan Privasi yang diungkapkan secara umum melalui *website*, sehingga subjek data pribadi dapat mengetahui tujuan pemrosesan data pribadi yang dilakukan oleh BCA Syariah.

Sosialisasi ketentuan perlindungan data pribadi juga dilakukan kepada seluruh karyawan baik dalam bentuk infografis maupun dalam bentuk untuk meningkatkan pemahaman (*awareness*) dan kepatuhan dalam pelaksanaan operasional Bank. Dalam hal perlindungan data pribadi, seluruh karyawan tidak diperkenankan memberikan data dan/atau informasi subjek data pribadi (nasabah dan karyawan internal BCA Syariah) kepada pihak ketiga, kecuali telah mendapatkan persetujuan tertulis dari nasabah dan/atau diwajibkan oleh peraturan perundang-undangan yang berlaku. Selain itu, seluruh pemrosesan data pribadi di BCA Syariah wajib memenuhi prinsip perlindungan data pribadi dan memiliki dasar pemrosesan yang sah.

The use of digital technology in banking brings positive impacts, such as increased transaction transparency, service efficiency, and potential reduction of paper waste. However, alongside these benefits, the risk of cybercrime also rises. BCAS responds to this challenge by enhancing information technology system security infrastructure, implementing multi-layered security, and providing cybersecurity education to stakeholders to protect personal data and privacy.

To strengthen personal data protection, BCAS ensures the fulfillment of the rights of personal data subjects through the issuance of personal data protection (PDP) provisions in 2024, as stipulated in the Board of Directors Decree No. 068/SK/DIR/2024 concerning Personal Data Protection Provisions. Regarding transparency of personal data protection to personal data subjects, BCA Syariah publishes a Privacy Notice that is publicly accessible on its website, enabling personal data subjects to understand the purpose of personal data processing carried out by BCA Syariah.

Dissemination of personal data protection provisions is also conducted for all employees, through infographics and other formats, to increase awareness and compliance in Bank operations. In terms of personal data protection, all employees are prohibited from providing personal data and/or information of data subjects (customers and internal BCA Syariah employees) to third parties, except with written consent from the customer and/or as required by applicable laws and regulations. Furthermore, all processing of personal data at BCA Syariah must comply with personal data protection principles and be based on a legitimate processing basis.

## ▶ Manajemen Keamanan Teknologi Informasi

Sebagai bagian dari penguatan keamanan sistem teknologi informasi, BCAS memasang *firewall* pada area-area kritis dan menerapkan *privilege access management* untuk membatasi akses data. Akses ke server hanya diberikan kepada pihak berwenang, dengan pengaturan perubahan kata sandi secara otomatis setiap hari sebagai langkah pengamanan tambahan.

BCAS melanjutkan program migrasi ke *core banking system* baru berbasis *cloud* yang diharapkan dapat memperkuat operasional secara lebih terintegrasi dan efisien. Pengembangan teknologi juga dilakukan melalui aplikasi berbasis kebutuhan unit kerja, dan terdapat pengembangan automasi pada berbagai proses transaksi di Bank. Peningkatan keamanan dilakukan melalui penguatan *mobile banking* dan *internet banking*, termasuk penerapan sistem *reverse engineering protection*. Selain itu, IT memastikan penerapan *secure coding* melalui proses *code review* serta memberikan pelatihan *secure coding* kepada pengembang.

BCAS juga menerapkan mekanisme asesmen keamanan data yang mencakup asesmen internal dan eksternal. Asesmen internal dilaksanakan bersama BCA melalui Penyedia Jasa Teknologi Informasi (PJTI) dengan melakukan pemantauan berkala terhadap potensi serangan serta *vulnerability assessment* sebanyak 4 kali dalam setahun. Adapun asesmen eksternal dilakukan melalui audit oleh pihak independen guna menilai efektivitas sistem keamanan, sekurang-kurangnya setahun sekali. Di samping itu, BCAS secara rutin melakukan simulasi keamanan siber untuk melatih kesiapan dalam menghadapi potensi adanya insiden. Sepanjang 2025, dilakukan sebanyak 2 kali simulasi, 1 kali sosialisasi insiden siber, dan 1 kali sosialisasi dengan Sistem Manajemen Keamanan Informasi (SMKI) dengan topik *ransomware*. BCAS juga melaksanakan *phishing awareness* untuk meningkatkan kesadaran dan kehati-hatian karyawan terutama dalam menerima surel eksternal. Kegiatan sosialisasi keamanan siber juga disesuaikan dengan isu keamanan yang sedang berkembang.

Sebagai bagian dari penguatan tata kelola keamanan TI, BCAS membentuk fungsi IT Security. Fungsi ini berperan dalam melakukan pengujian kerentanan sistem aplikasi, operasional, dan jaringan, sekaligus memastikan penerapan pengamanan yang memadai untuk melindungi seluruh ekosistem TI Bank. Selain itu, IT Security juga bertanggung jawab atas implementasi Sistem Manajemen Keamanan Informasi sesuai ISO 27001:2022 yang telah diperoleh BCAS. BCAS juga memiliki Komite Pengarah TI (KPTI) dengan keikutsertaan seluruh anggota Direksi. Sepanjang 2025, pelaksanaan tugas dan tanggung jawab KPTI dilakukan dengan mengacu pada program kerja yang telah ditetapkan. Rapat KPTI telah dilakukan sesuai kebutuhan dan sedikitnya dua kali dalam setahun dengan

## ▶ Information Technology Security Management

As part of strengthening information technology system security, BCAS has installed firewalls in critical areas and implemented privilege access management to restrict data access. Server access is granted only to authorized personnel, with automatic daily password changes as an additional security measure.

BCAS continues its migration program to a new cloud-based core banking system, which is expected to enhance operational integration and efficiency. Technology development is also carried out through applications tailored to the needs of business units, along with automation of various banking transaction processes. Security enhancements include strengthening mobile banking and internet banking, including the implementation of reverse engineering protection. Additionally, the IT team ensures secure coding practices through code reviews and provides secure coding training to developers.

BCAS also implements data security assessment mechanisms, covering both internal and external assessments. Internal assessments are conducted together with BCA through Information Technology Service Providers (PJTI), including periodic monitoring of potential attacks and vulnerability assessments four times a year. External assessments are conducted through audits by independent parties to evaluate the effectiveness of the security system at least once a year. Furthermore, BCAS regularly conducts cybersecurity drills to prepare for potential incidents. Throughout 2025, two simulations were conducted, along with one cybersecurity incident awareness session and one session on the Information Security Management System (ISMS) focusing on ransomware. BCAS also implemented a phishing awareness program to enhance employees' awareness and caution, particularly regarding the handling of external emails. Cybersecurity awareness activities were also tailored to address emerging security issues.

To strengthen IT security governance, BCAS has established an IT Security function. This function is responsible for testing vulnerabilities in applications, operations, and networks, while ensuring adequate security to protect the Bank's entire IT ecosystem. IT Security is also responsible for implementing the Information Security Management System (ISMS) in accordance with ISO 27001:2022, which BCAS has obtained. BCAS has an IT Steering Committee (KPTI) that includes all members of the Board of Directors. Throughout 2025, the KPTI carried out its duties and responsibilities according to the established work program. KPTI meetings were held as needed, with a minimum of two meetings per year, discussing the

pembahasan kelancaran proses pelaksanaan *testing Live DRC BCA Syariah 2025* untuk *Swing DC-DRC Aplikasi On-Premises*, dan *Testing Availability Zone Environment Cloud BCA Syariah*. KPTI juga melaporkan pelaksanaan simulasi penanganan serangan siber dan Laporan Pengujian Keamanan Siber Berdasarkan Skenario yang dilaporkan kepada OJK. Sepanjang 2025, BCAS tidak mencatat adanya insiden atau temuan keamanan data yang bersifat material terhadap keberlangsungan usaha.

## **Ketahanan Siber**

Dalam hal menjaga ketahanan siber, BCAS melaksanakan proses yang meliputi; identifikasi aset, ancaman, dan kerentanan; perlindungan aset; deteksi insiden siber; serta proses penanggulangan dan pemulihan insiden siber sebagaimana diatur dalam Surat Edaran Nomor 069/SE/STL/2023 tentang Penyusunan dan Penyampaian Laporan Ketahanan dan Keamanan Siber BCA Syariah. Pengelolaan ketahanan dan keamanan siber ditugaskan kepada Satuan Kerja Teknologi Informasi dan Logistik yang bertugas untuk melaksanakan/mengkoordinasikan proses ketahanan siber, *self-assessment* atas risiko inheren terkait keamanan siber dan tingkat maturitas keamanan siber, penetapan tingkat risiko keamanan siber, serta pengujian keamanan siber.

Pada 2025, BCAS menyelenggarakan 2 kali pengujian dan 1 sosialisasi penanganan insiden siber. Pengujian dilakukan berdasarkan skenario yang dilakukan melalui *table-top simulation* yang diadakan setiap triwulan dan skenario lain seperti *cyber range*, *social engineering*, serta *adversarial attack simulation exercise* yang diselenggarakan minimal satu kali satu tahun. Berdasarkan skenario yang dilaksanakan untuk menguji insiden seperti *ransomware* dan *email phishing*.

Di samping itu, BCAS melaksanakan penilaian maturitas keamanan siber yang hasilnya disampaikan kepada OJK setiap tahunnya. Hasil penilaian tahun 2025 menunjukkan peningkatan 2 faktor yaitu data dan kolaborasi yang mencerminkan ketahanan terkait data dan kebijakan yang diselaraskan dengan ketentuan regulasi yaitu perlindungan data pribadi, dimana BCA Syariah berkomitmen penuh dalam menjaga keamanan data terutama data nasabah.

## **Edukasi Keamanan Siber**

Transformasi digital yang semakin cepat menuntut kesiapan sumber daya manusia dalam menghadapi risiko teknologi, termasuk kejahatan siber. Untuk itu, BCAS meningkatkan kompetensi karyawan melalui pelatihan TI bersertifikasi. Sepanjang 2025, BCAS menyelenggarakan 36 pelatihan TI yang diikuti oleh 1.059 peserta. Investasi pelatihan mencapai Rp153,4 juta, dengan jumlah peserta meningkat 70% dibandingkan tahun 2024.

smooth execution of the *Live DRC BCA Syariah 2025 testing for Swing DC-DRC On-Premises Applications* and the *Cloud Availability Zone Environment testing for BCA Syariah*. KPTI also reported on cybersecurity attack simulations and the *Cybersecurity Testing Report Based on Scenarios to OJK*. Throughout 2025, BCAS recorded no material data security incidents or findings affecting business continuity.

## **Cyber Resilience**

In terms of maintaining cyber resilience, BCAS implements processes that include asset, threat, and vulnerability identification; asset protection; cyber incident detection; and cyber incident response and recovery, as stipulated in Circular Letter No. 069/SE/STL/2023 on the Preparation and Submission of BCA Syariah Cyber Resilience and Security Reports. Cyber resilience and security management are assigned to the Information Technology and Logistics Unit, which is responsible for coordinating cyber resilience processes, conducting self-assessments of inherent cybersecurity risks and maturity levels, determining cyber risk levels, and performing cybersecurity testing.

In 2025, BCAS conducted two cybersecurity tests and one awareness session on cyber incident handling. The tests were scenario-based, including table-top simulations conducted quarterly and other scenarios such as cyber range exercises, social engineering, and adversarial attack simulation exercise conducted at least once a year. These scenarios aimed to test incidents such as ransomware and email phishing attacks.

Additionally, BCAS carries out cybersecurity maturity assessments, with results submitted annually to OJK. The 2025 assessment showed improvements in two factors: data and collaboration, reflecting resilience in data management and alignment of policies with regulatory requirements, particularly personal data protection. BCA Syariah remains fully committed to safeguarding data security, especially customer data.

## **Cyber Security Education**

The accelerating pace of digital transformation requires human resources to be prepared for technology-related risks, including cybercrime. To address this, BCAS enhances employee competencies through certified IT training. Throughout 2025, BCAS held 36 IT training sessions attended by 1,059 participants, with a total training investment of Rp153.4 million, representing a 70% increase in participants compared to 2024.



**Jumlah Pelatihan TI**  
TOTAL IT TRAININGS

**36 kali** | times



Tahun Year	Jumlah Pelatihan Total Trainings	Jumlah Peserta Total Participants	Biaya (Rp Juta) Cost (Rp Million)
2023	25	589	Rp385,1
2024	32	454	Rp642,2
2025	36	1.509	Rp153,4

BCAS secara konsisten melakukan modernisasi sistem keamanan data. Penguatan ini dilakukan melalui pengujian dan evaluasi berkala terhadap Pusat Data dan *Disaster Recovery Center* (DRC), serta *penetration test* yang melibatkan pihak independen, dengan hasil evaluasi digunakan untuk meningkatkan ketahanan sistem proteksi.

Selain pengamanan internal, BCAS juga berperan aktif mengedukasi nasabah terkait pentingnya perlindungan data pribadi. Edukasi dilakukan secara berkala melalui kanal digital Bank, antara lain situs web dan media sosial. Sepanjang 2025, tidak terdapat keluhan nasabah terkait insiden kebocoran atau kehilangan data pribadi. [418-1]

BCAS consistently modernizes its data security systems. This strengthening is carried out through regular testing and evaluation of the Data Center and Disaster Recovery Center (DRC), as well as penetration tests involving independent parties. The results of these evaluations are used to improve the resilience of the Bank's protection systems.

In addition to internal security measures, BCAS actively educates customers on the importance of personal data protection. This education is conducted regularly through the Bank's digital channels, including its website and social media platforms. Throughout 2025, there were no customer complaints regarding personal data breaches or losses. [418-1]



# Praktik Antikorupsi dan *Anti-Fraud*

## ANTI-CORRUPTION AND ANTI-FRAUD PRACTICES

Dalam menjalankan kegiatan usaha, BCAS berkomitmen menerapkan prinsip antikorupsi dan *anti-fraud* secara konsisten. Komitmen ini didukung oleh penerbitan Surat Keputusan Nomor 071/SK/DIR/2024 tentang Pedoman Penerapan Strategi *Anti-fraud*, dengan pelaksanaannya berada pada Unit Kerja Manajemen Risiko.

Penerapan strategi *anti-fraud* di BCAS mengacu pada 4 pilar sesuai POJK 12 Tahun 2024, mulai dari pencegahan hingga pemantauan dan tindak lanjut. Untuk mendukung pilar pencegahan dan deteksi, BCAS menerapkan *Fraud Detection System* (FDS) yang dikelola oleh IT Security guna mengidentifikasi transaksi tidak wajar atau potensi pengambilalihan perangkat nasabah. Setiap indikasi yang terdeteksi ditindaklanjuti oleh unit kerja terkait (seperti cabang dan Departemen Kepatuhan) sesuai dengan ketentuan yang berlaku.

Untuk meminimalkan risiko korupsi dan *fraud*, BCAS menerapkan audit berbasis risiko yang dilakukan secara menyeluruh pada kantor pusat dan kantor cabang. Sepanjang periode pelaporan, BCAS telah melakukan penilaian kecukupan dan efektivitas proses manajemen risiko, pengendalian internal, tata kelola, dan penerapan prinsip syariah dalam kegiatan operasional Bank. Penilaian tersebut mencakup 7 proses/aktivitas sebagaimana dipersyaratkan oleh regulator, melibatkan 9 unit kerja kantor pusat - yang secara keseluruhan mencakup 24 kegiatan bank, serta 6 Kantor Cabang beserta jaringan layanannya. Fokus audit diarahkan pada aktivitas berisiko tinggi, seperti pengelolaan kas, barang berharga, proses pengadaan, integritas pelaporan keuangan, serta aktivitas yang berhubungan langsung dengan transaksi nasabah. [205-1]

BCAS juga memiliki *Whistleblowing System* (WBS) sebagai mekanisme pelaporan dugaan pelanggaran, dengan kebijakan yang dapat diakses melalui situs web <https://www.bcasyariah.co.id/whistleblowing-system>. Adapun informasi lengkap terkait strategi dan prosedur implementasi praktik antikorupsi dan *anti-fraud*, pengendalian gratifikasi, dan WBS terdapat dalam Laporan Tahunan 2025 BCAS dan Laporan GCG 2025 BCAS. [2-16][2-25][2-26]

### Penegakan Praktik Antikorupsi dan *Anti-Fraud*

Untuk meningkatkan kesadaran risiko dan memperkuat budaya *anti-fraud*, BCAS mewajibkan seluruh karyawan menyampaikan komitmen melalui pakta integritas yang meliputi:

In conducting its business activities, BCAS is committed to consistently applying anti-corruption and anti-fraud principles. This commitment is supported by the issuance of the Board of Directors Decree Number 071/SK/DIR/2024 on the Guidelines for the Implementation of Anti-Fraud Strategy, with implementation managed by the Risk Management Unit.

BCAS's anti-fraud strategy refers to the four pillars outlined in POJK 12 of 2024, ranging from prevention to monitoring and follow-up. To support the prevention and detection pillars, BCAS implements a Fraud Detection System (FDS) managed by IT Security to identify unusual transactions or potential takeovers of customer devices. Any detected indications are addressed by the relevant units (such as branches and the Compliance Department) in accordance with applicable regulations.

To minimize the risk of corruption and fraud, BCAS conducts risk-based audits across the head office and branch offices. During the reporting period, BCAS assessed the adequacy and effectiveness of risk management processes, internal controls, corporate governance, and the implementation of Sharia principles in the Bank's operational activities. This assessment covered seven processes/activities as required by regulators, involving nine head office units—collectively covering 24 bank activities—as well as six branch offices and their service networks. Audit focus is directed toward high-risk activities, such as cash management, handling of valuables, procurement processes, financial reporting integrity, and activities directly related to customer transactions. [205-1]

BCAS also has a Whistleblowing System (WBS) as a mechanism for reporting alleged violations, with policies accessible via the BCAS Whistleblowing System website at <https://www.bcasyariah.co.id/whistleblowing-system>. Detailed information regarding the strategy and procedures for implementing anti-corruption and anti-fraud practices, gratuity control, and WBS can be found in the 2025 BCAS Annual Report and the 2025 BCAS GCG Report. [2-16][2-25][2-26]

### Enforcement of Anti-Corruption and Anti-Fraud Practices

To raise risk awareness and strengthen an anti-fraud culture, BCAS requires all employees to express their commitment through an integrity pact, which includes:

- Senantiasa mematuhi hukum dan ketentuan peraturan perundang-undangan;
  - Bertindak objektif dan berpegang teguh pada nilai etika dan moral, adil, transparan, konsisten serta menjunjung tinggi kejujuran dan komitmen;
  - Berperan aktif dalam upaya pencegahan dan pemberantasan *fraud* serta bersedia melakukan pelaporan dalam hal terjadi tindakan *fraud* di lingkungan Bank; dan
  - Menciptakan lingkungan kerja yang bebas dari korupsi, kolusi, dan nepotisme (KKN).
- Always complying with laws and regulations;
  - Acting objectively and adhering to ethical and moral values, being fair, transparent, consistent, and upholding honesty and commitment;
  - Actively participating in the prevention and eradication of fraud, and being willing to report any fraudulent actions within the Bank; and
  - Creating a work environment free from corruption, collusion, and nepotism.

BCAS secara rutin melaksanakan sosialisasi dan pelatihan antikorupsi dan *anti-fraud* kepada seluruh karyawan dan mitra bisnis melalui media internal, *in-class training*, dan *online training*, dan berbagai media lainnya. Hingga Desember 2025, sebanyak 742 peserta, yang terdiri dari 40 peserta dari level pengurus dan pejabat eksekutif, 702 orang dari level pelaksana di Kantor Pusat dan Cabang telah memperoleh sosialisasi dan/atau pelatihan anti korupsi. Sementara itu, untuk mitra bisnis, Bank telah menyampaikan kebijakan anti korupsi kepada 526 mitra bisnis. [205-2]

BCAS regularly conducts anti-corruption and anti-fraud dissemination and training for all employees and business partners through internal media, in-class training, online training, and various other channels. As of December 2025, a total of 742 participants—comprising 40 participants from management and executive levels, and 702 employees from operational levels at the Head Office and Branches—have received anti-corruption dissemination and/or training. Meanwhile, for business partners, the Bank has communicated its anti-corruption policy to 526 business partners. [205-2]

**Persentase Peserta Sosialisasi dan/atau Pelatihan Antikorupsi dan *Anti-fraud* 2025**  
PERCENTAGE OF PARTICIPANTS IN ANTI-CORRUPTION AND ANTI-FRAUD AWARENESS  
SESSIONS AND/OR TRAINING IN 2025

Wilayah Kerja Operating Area	Pengurus Management	Pejabat Eksekutif Executive Officer	Manajer Manager	Staf Staff
DKI Jakarta	1,6%	2,2%	7,8%	51,2%
Banten	0,0%	0,0%	0,5%	1,3%
Jawa Barat West Java	0,0%	0,1%	1,5%	8,5%
Jawa Tengah & DIY Central Java and Yogyakarta	0,0%	0,4%	1,5%	4,6%
Jawa Timur East Java	0,0%	0,1%	1,5%	5,9%
Sumatra	0,0%	0,5%	1,1%	8,4%
Sulawesi	0,0%	0,4%	0,0%	0,8%

Pada 2025, terdapat 5 kasus *fraud* internal, dengan 100% kasus telah diselesaikan. Seluruh kasus ditangani sesuai prosedur dan dikenakan sanksi sesuai PKB. Berdasarkan evaluasi BCAS, seluruh kasus *fraud* tersebut diklasifikasikan sebagai *fraud* tidak signifikan. [205-3]

In 2025, there were 5 internal fraud cases, all of which have been resolved. All cases were handled according to procedures and subjected to sanctions in accordance with the Collective Labor Agreement (CLA). Based on BCAS's evaluation, all fraud cases were classified as insignificant fraud. [205-3]

# Pelayanan Prima bagi Nasabah

## CUSTOMER SERVICE EXCELLENCE

BCAS berupaya menghadirkan produk dan layanan perbankan yang aman, nyaman, dan dapat dijangkau oleh berbagai kalangan. Sejalan dengan itu, BCAS menjamin pemberian layanan yang setara kepada seluruh konsumen sebagaimana diatur dalam Surat Keputusan Nomor 056/SK/DIR/2024 tentang Ketentuan Pelindungan Konsumen dan Masyarakat.

BCAS strives to provide banking products and services that are safe, comfortable, and accessible to a wide range of customers from various segments. In line with this commitment, BCAS ensures the provision of equal services to all consumers, as regulated under Decree Number 056/SK/DIR/2024 concerning Consumer and Public Protection.

### Akses dan Keterjangkauan Layanan

Hingga akhir 2025, jaringan kantor BCAS berjumlah 77 unit yang terdiri dari 14 Kantor Cabang Utama (KCU), 19 Kantor Cabang Pembantu (KCP), dan 44 Kantor Cabang Pembantu Unit Layanan Syariah (ULS) yang tersebar di Jawa, Sumatra, dan Sulawesi.

### Access and Affordability of Services

As of the end of 2025, BCAS operated a network of 77 offices consisting of 14 Main Branch Offices (KCU), 19 Sub-Branch Offices (KCP), and 44 Sub-Branch Offices for Sharia Service Units (ULS), located across Java, Sumatra, and Sulawesi.



Untuk memperluas akses layanan syariah, BCAS menjalin sinergi dengan BCA melalui Layanan Syariah Bank Umum (LSBU) yang beroperasi di 100 cabang BCA di Jakarta dan wilayah Jawa. Layanan ini memungkinkan nasabah melakukan setoran ibadah haji serta transaksi setoran dan tarik tunai. Di samping itu, nasabah BCAS dapat memanfaatkan jaringan luas BCA, termasuk ratusan ribu mesin EDC serta jaringan ATM BCA, Prima, dan ALTO. Integrasi sistem perbankan antara BCA dan BCAS terus ditingkatkan untuk memberikan kemudahan transaksi tanpa biaya melalui berbagai kanal perbankan elektronik. [\[FS14\]](#) [\[FS15\]](#)

To expand access to Sharia services, BCAS collaborates with BCA through the Sharia Service of Commercial Bank (LSBU) available at 100 BCA branches in Jakarta and the Java region. This service allows customers to perform hajj deposit transactions as well as cash deposit and withdrawal transactions. In addition, BCAS customers can benefit from BCA's extensive network, including hundreds of thousands of EDC machines and ATMs from BCA, Prima, and ALTO. Banking system integration between BCA and BCAS continues to be enhanced to facilitate seamless transactions without fees through various electronic banking channels. [\[FS14\]](#) [\[FS15\]](#)

Penguatan layanan digital BCAS melalui pengoperasian dua aplikasi *mobile banking*, yakni BCA Syariah *Mobile* dan BSya, berkontribusi terhadap pertumbuhan nasabah. Fitur pembukaan rekening *online* pada BSya mendorong pertumbuhan sebesar 767,1% YoY, dengan 148.019 rekening sepanjang 2025. [FS14] [FS15]

The strengthening of BCAS's digital services through the operation of two mobile banking applications, BCA Syariah *Mobile* and BSya, has contributed to customer growth. The online account opening feature on BSya drove a growth of 767.1% YoY, with 148,019 accounts opened throughout 2025. [FS14] [FS15]

### Jumlah Frekuensi Transaksi TRANSACTION FREQUENCY

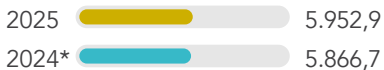


**ATM**  
ATM

▲ 1,47% YoY

**5.952,9**

dalam ribuan | in thousand



**Cabang**  
Branch

▼ 0,66% YoY

**310,7**

dalam ribuan | in thousand

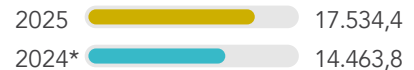


**Mobile dan Internet Banking**  
Mobile dan Internet Banking

▲ 21,2% YoY

**17.534,4**

dalam ribuan | in thousand



**Keterangan :**

\* Terdapat penyajian ulang data 2024 karena penyesuaian metode penarikan data laporan.

**Note :**

\* The 2024 data has been restated due to adjustments in the data extraction methodology

### ▶ Inklusi Keuangan

BCAS mendukung inklusi keuangan dan kebiasaan menabung sejak dini melalui produk Simpanan Pelajar (SimPel) iB yang menawarkan persyaratan setoran lebih ringan dibandingkan rekening reguler. Produk yang ditujukan untuk pelajar di seluruh Indonesia ini juga memberikan akses fasilitas seperti kartu ATM, *mobile banking*, dan fasilitas lain sesuai dengan ketentuan Bank. Informasi lebih lanjut mengenai SimPel iB dapat diakses pada <https://www.bcasyariah.co.id/simpanan-pelajar-simpel-ib-id>. Pada 2025, jumlah rekening SimPel iB tercatat sebanyak 56.542 rekening, meningkat 15,8% dari tahun 2024, dengan total dana terhimpun mencapai Rp44,1 miliar pada periode pelaporan. [FS7]

### ▶ Financial Inclusion

BCAS supports financial inclusion and encourages early saving habits through the Simpanan Pelajar (SimPel) iB product, which offers lighter deposit requirements compared to regular accounts. This product, aimed at students across Indonesia, also provides access to facilities such as an ATM card, mobile banking, and other services in accordance with the Bank's provisions. More information about SimPel iB can be accessed at <https://www.bcasyariah.co.id/simpanan-pelajar-simpel-ib-id>. In 2025, the number of SimPel iB accounts reached 56,542, an increase of 15.8% from 2024, with total funds accumulated amounting to Rp44.1 billion during the reporting period. [FS7]

**Akses untuk Penyandang Disabilitas** [FS14] [FS15]

Dalam mendukung aksesibilitas layanan perbankan, BCAS menghadirkan produk dan layanan syariah yang ramah bagi seluruh nasabah. Sinergi dengan BCA memungkinkan nasabah penyandang disabilitas, khususnya tunanetra, mengakses layanan wicara pada mesin ATM BCA. Hingga akhir 2025, terdapat 3.644 ATM Wicara yang tersebar di 240 kota.

**Access for Persons with Disabilities** [FS14] [FS15]

To support accessibility in banking services, BCAS offers Sharia-compliant products and services that are user-friendly for all customers. Collaboration with BCA enables customers with disabilities, particularly the visually impaired, to access voice-enabled services on BCA ATMs. By the end of 2025, there were 3,644 Voice Talking ATMs deployed across 240 cities.

**Survei Kepuasan Pelanggan**

BCAS memastikan standar layanan perbankan yang tinggi dan setara di seluruh kanal layanan sebagai bagian dari komitmen terhadap kepuasan nasabah. Pada 2025, indeks kepuasan nasabah BCAS mencapai 75.48 (skala 100) berdasarkan survei *Marketing Research Indonesia* (MRI).

**Customer Satisfaction Survey**

BCAS ensures high and consistent banking service standards across all service channels as part of its commitment to customer satisfaction. In 2025, BCAS achieved a customer satisfaction index of 75.48 (on a 100-point scale) based on a survey by *Marketing Research Indonesia* (MRI).



**Survei Kepuasan Pelanggan**  
CUSTOMER SATISFACTION SURVEY

skala 1-100 | scale 1-100

**Indeks Kepuasan Customer Service**  
Customer Satisfaction with BCAS's Customer Service

84,62

**Indeks Kepuasan Teller**  
Customer Satisfaction with BCAS's Tellers

84,78



**Indeks Kepuasan Satpam**  
Customer Satisfaction with BCAS's Security Guards

83,65



**Indeks Kepuasan Kantor Cabang**  
Customer Satisfaction with BCAS's Branch Offices

81,73



**Indeks Kepuasan Layanan ATM**  
Customer Satisfaction with BCAS's ATMs

81,89



**Indeks Kepuasan Mobile Banking**  
Customer Satisfaction with the BCAS's Mobile Banking

84,76



**Indeks Kepuasan Pembukaan Rekening Online**  
Customer Satisfaction with BCAS's Online Account Opening

80,79\*



**Sumber:** Survei Satisfaction, Loyalty, and Engagement (SLE) oleh MRI yang diterbitkan pada majalah Infobank edisi Januari 2026.  
\* Berdasarkan survei Banking Service Excellence Monitoring oleh MRI yang diterbitkan pada majalah Infobank edisi Mei 2025

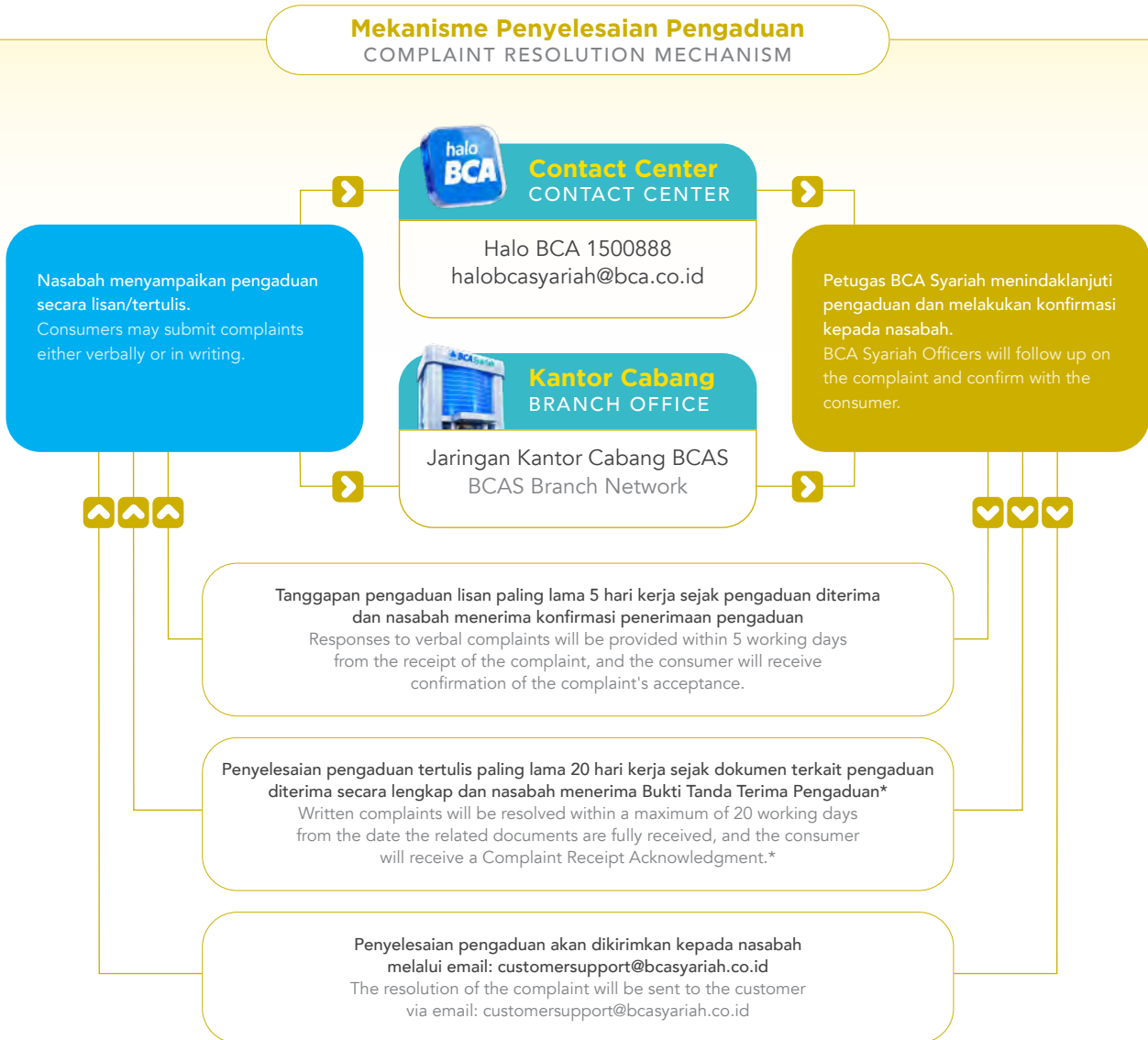
**Source:** Satisfaction, Loyalty, and Engagement (SLE) survey by MRI, published in Infobank magazine, January 2026 edition.  
\* Based on the Banking Service Excellence Monitoring survey by MRI, published in Infobank magazine, May 2026 edition.

**Penanganan Pengaduan Nasabah [2-25]**

Bersinergi dengan BCA, BCAS menyediakan layanan contact center 24 jam melalui Halo BCA 1500888 dan surat elektronik halobcasyariah@bca.co.id. Informasi mengenai mekanisme pengaduan nasabah dapat diakses melalui situs web resmi BCAS <https://www.bcasyariah.co.id/alur-layanan-pengaduan-konsumen>.

**Customer Complaint Handling [2-25]**

In collaboration with BCA, BCAS provides 24-hour contact center services through Halo BCA at 1500888 and via email at halobcasyariah@bca.co.id. Information on customer complaint procedures can be accessed on the official BCAS website: <https://www.bcasyariah.co.id/alur-layanan-pengaduan-konsumen>.



\* BCAS dapat memperpanjang jangka waktu penyelesaian pengaduan paling lama 20 hari kerja. BCAS juga akan menyampaikan kepada nasabah secara tertulis apabila penyelesaian pengaduan membutuhkan penelitian khusus, tindak lanjut dari pihak lain, atau hal-hal yang berada di luar kendali BCAS yang mempengaruhi waktu penyelesaian pengaduan.

\* BCAS may extend the complaint resolution period by up to 20 working days. BCAS will also inform the consumer in writing if the resolution of the complaint requires special research, follow-up from other parties, or matters beyond BCAS's control that affect the complaint resolution time.

Untuk informasi status penanganan pengaduan nasabah dapat menghubungi **Halo BCA 1500888** atau **kunjungi kantor cabang BCA Syariah terdekat**  
For information on the status of customer complaints, please contact **Halo BCA at 1500888** or **visit the nearest BCA Syariah branch**

## Penyelesaian Pengaduan Nasabah Tahun 2025

CUSTOMER COMPLAINT RESOLUTION BY 2025

Pengaduan Complaint	Selesai Resolved		Dalam Proses In Progress		Tidak Selesai Unsolved		Jumlah Total
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	
Electronic Banking	5.813	98	113	2	0	0	5.926
Uang Elektronik Electronic Money	374	98	7	2	0	0	381
Kartu ATM/Debit/Mesin ATM Debit Cards and ATMs	1.492	99	16	1	0	0	1.508
Pembiayaan Pemilikan Rumah (KPR) House Loan	1	100	0	0	0	0	1
Pembiayaan Modal Kerja Loans/Working Capital Financing	1	100	0	0	0	0	1
Tabungan Savings	1	100	0	0	0	0	1
Transfer Dana / RTGS Fund Transfer/RTGS	1	100	0	0	0	0	1
Produk Perbankan Lainnya Others	1	100	0	0	0	0	1
<b>Jumlah Total</b>	<b>7.684</b>	<b>98</b>	<b>136</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>7.820</b>

**Keterangan :**  
Data per Desember 2025

**Notes :**  
Data as of December 2025

Pada 2025, jumlah pengaduan terkait finansial yang diterima BCAS tercatat sebanyak 7.684 pengaduan, meningkat 47% dibandingkan tahun sebelumnya didorong oleh penggunaan fitur, aplikasi baru, pengembangan berbagai modul, dan peningkatan jumlah nasabah BCAS. Per 31 Desember 2025, 98,3% pengaduan telah diselesaikan, dengan sisa 2% atau sejumlah 136 pengaduan masih dalam proses penyelesaian. Hingga penyusunan laporan ini, seluruh (100%) pengaduan tersebut telah dituntaskan.

In 2025, BCAS received a total of 7,684 finance-related complaints, representing a 47% increase compared to the previous year, due to the addition of new features, applications, the development of various modules, and the growing number of BCAS customers. As of December 31, 2025, 98.3% of these complaints had been resolved, while the remaining 2%—or 136 complaints—were still in the process of being addressed. By the time of this report's preparation, all (100%) of the complaints had been fully resolved.



# MENUMBUHKAN TALENDA, MENJAGA KESEJAHTERAAN

NURTURING TALENT,  
SAFEGUARDING WELL-BEING



## Representasi Perempuan di BCAS WOMEN REPRESENTATION AT BCAS

**50,0%**

Pekerja yang menerima  
promosi adalah  
perempuan  
Employees receiving  
promotions are women

**48,1%**

Perempuan pada  
level Pejabat Eksekutif  
Women at the Executive  
Officer level

BCAS berkomitmen membangun talenta yang inklusif dan berdaya saing melalui penguatan hubungan industrial yang harmonis, penerapan prinsip kesetaraan dan HAM, serta penyediaan lingkungan kerja yang aman, adil, dan mendukung kesejahteraan karyawan.

BCAS is committed to nurturing inclusive and competitive talent by fostering harmonious industrial relations, upholding equality and human rights principles, and providing a safe, fair, and supportive work environment for employee well-being.

# Profil Karyawan <sup>[2-7]</sup>

## EMPLOYEE PROFILE <sup>[2-7]</sup>

BCAS memastikan terpenuhinya hak karyawan atas kepastian karier dan kesejahteraan. Bank menyediakan kesempatan yang setara dalam promosi dan pengembangan kompetensi, sistem remunerasi yang adil, serta lingkungan kerja yang aman dan kondusif. Pada 2025, BCAS memiliki 841 karyawan yang tersebar di Jawa, Sumatra, dan Sulawesi. Dari jumlah tersebut, 740 merupakan karyawan tetap dan 101 karyawan kontrak. Komposisi gender menunjukkan keseimbangan, dengan 363 karyawan tetap laki-laki dan 377 perempuan, serta 49 karyawan kontrak laki-laki dan 52 perempuan. Selain itu, terdapat 196 tenaga alih daya yang mendukung operasional Bank sebagai petugas kebersihan dan keamanan. Total karyawan BCAS sepanjang periode pelaporan mencapai 1.037 orang yang seluruhnya bekerja penuh waktu. <sup>[2-8]</sup>

BCAS ensures the fulfillment of employees' rights to career certainty and well-being. The Bank provides equal opportunities for promotion and competency development, a fair remuneration system, and a safe and conducive working environment. In 2025, BCAS employed 841 employees located across Java, Sumatra, and Sulawesi. Of this total, 740 were permanent employees and 101 were contract employees. The gender composition reflects a balanced distribution, with 363 male permanent employees and 377 female permanent employees, as well as 49 male contract employees and 52 female contract employees. In addition, 196 outsourced workers support the Bank's operations as cleaning and security personnel. The total workforce of BCAS during the reporting period reached 1,037 individuals, working full-time. <sup>[2-8]</sup>

### Komposisi Karyawan Berdasarkan Jenis Kelamin

#### NUMBER OF EMPLOYEES BY GENDER

Jenis Kelamin Gender	2025		2024		2023	
	Jumlah Qty	%	Jumlah Qty	%	Jumlah Qty	%
Laki-laki Male	412	49,0	404	49,1	373	48,4
Perempuan Female	429	51,0	418	50,9	398	51,6
<b>Jumlah Total</b>	<b>841</b>	<b>100,0</b>	<b>822</b>	<b>100,0</b>	<b>771</b>	<b>100,0</b>

### Komposisi Karyawan Berdasarkan Jenis Kelamin dan Status Ketenagakerjaan

#### NUMBER OF EMPLOYEES BY GENDER AND EMPLOYMENT STATUS

Status Karyawan Employment Status	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Tetap Permanent	363	377	345	363	303	315
Kontrak Contract	49	52	59	55	70	83
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>412</b>	<b>429</b>	<b>404</b>	<b>418</b>	<b>373</b>	<b>398</b>
<b>Jumlah Total</b>		<b>841</b>		<b>822</b>		<b>771</b>

### Komposisi Karyawan Berdasarkan Jenis Kelamin dan Jenjang Jabatan EMPLOYEE COMPOSITION BY GENDER AND POSITION LEVEL

Jenjang Jabatan Position Level	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Pejabat Eksekutif Executive Officer	14	13	14	12	13	10
Manajer Manager	23	7	15	7	16	8
Staf Staff	375	409	375	399	344	380
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>412</b>	<b>429</b>	<b>404</b>	<b>418</b>	<b>373</b>	<b>398</b>
<b>Jumlah Total</b>		<b>841</b>		<b>822</b>		<b>771</b>

### Komposisi Karyawan Berdasarkan Jenis Kelamin dan Jenjang Pendidikan EMPLOYEE COMPOSITION BY GENDER AND EDUCATIONAL LEVEL

Jenjang Pendidikan Educational Level	2025		2024		2024	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Pascasarjana Master's degree	28	18	23	18	24	16
Sarjana Bachelor's degree	322	345	312	331	282	303
Diploma Associate degree	35	35	40	34	39	33
Nonakademi Non-academic	27	31	29	35	28	46
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>412</b>	<b>429</b>	<b>404</b>	<b>418</b>	<b>373</b>	<b>398</b>
<b>Jumlah Total</b>		<b>841</b>		<b>822</b>		<b>771</b>

### Komposisi Karyawan Berdasarkan Jenis Kelamin dan Wilayah Kerja

EMPLOYEE COMPOSITION BY GENDER AND OPERATING AREA

Wilayah Kerja Operational Area	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
DKI Jakarta	284	241	271	228	244	210
Banten	7	11	7	11	8	13
Jawa Barat West Java	25	48	28	44	27	42
Jawa Tengah & DIY Central Java and Yogyakarta	17	32	19	31	20	32
Jawa Timur East Java	34	45	37	47	33	46
Sumatra	38	46	37	51	36	49
Sulawesi	7	6	5	6	5	6
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>412</b>	<b>429</b>	<b>404</b>	<b>418</b>	<b>373</b>	<b>398</b>
<b>Jumlah Total</b>		<b>841</b>		<b>822</b>		<b>771</b>

### Komposisi Karyawan Berdasarkan Jenis Kelamin dan Rentang Usia

EMPLOYEE COMPOSITION BY GENDER AND AGE GROUP

Rentang Usia Age Group	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	36	24	42	52	36	52
25-< 35 tahun 25-< 35 years old	213	276	193	240	175	223
35-< 45 tahun 35-< 45 years old	111	87	114	83	102	77
45-< 55 tahun 45-< 55 years old	39	21	35	18	38	19
≥ 55 tahun ≥ 55 years old	13	21	20	25	22	27
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>412</b>	<b>429</b>	<b>404</b>	<b>418</b>	<b>373</b>	<b>398</b>
<b>Jumlah Total</b>		<b>841</b>		<b>822</b>		<b>771</b>

**Persentase Pejabat Eksekutif Berdasarkan Jenis Kelamin dan Rentang Usia** [405-1]  
PERCENTAGE OF EXECUTIVE OFFICERS BY GENDER AND AGE GROUP [405-1]

Rentang Usia Age Group	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
25-< 35 tahun 25-< 35 years old	0,0%	0,0%	0,0%	0,0%	7,7%	0,0%
35-< 45 tahun 35-< 45 years old	64,3%	0,0%	50,0%	8,33%	15,4%	0,0%
45-< 55 tahun 45-< 55 years old	7,1%	30,8%	7,1%	16,67%	23,1%	20,0%
≥ 55 tahun ≥ 55 years old	28,6%	69,2%	42,9%	75,0%	53,8%	80,0%
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>51,9%</b>	<b>48,1%</b>	<b>53,8%</b>	<b>46,2%</b>	<b>56,5%</b>	<b>43,5%</b>
<b>Jumlah Total</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>

**Persentase Manajer Berdasarkan Jenis Kelamin dan Rentang Usia** [405-1]  
PERCENTAGE OF MANAGERS BY GENDER AND AGE GROUP [405-1]

Rentang Usia Age Group	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
25-< 35 tahun 25-< 35 years old	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
35-< 45 tahun 35-< 45 years old	34,8%	57,1%	26,7%	42,9%	31,3%	50,0%
45-< 55 tahun 45-< 55 years old	43,5%	14,3%	46,7%	14,3%	43,8%	12,5%
≥ 55 tahun ≥ 55 years old	21,7%	28,6%	26,7%	42,9%	25,0%	37,5%
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>76,7%</b>	<b>23,3%</b>	<b>68,2%</b>	<b>31,8%</b>	<b>66,7%</b>	<b>33,3%</b>
<b>Jumlah Total</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>

**Persentase Staf Berdasarkan Jenis Kelamin dan Rentang Usia** [405-1]  
**PERCENTAGE OF STAFF BY GENDER AND AGE GROUP** [405-1]

Rentang Usia Age Group	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	9,6%	5,9%	11,2%	13,0%	10,5%	13,7%
25-< 35 tahun 25-< 35 years old	56,8%	67,5%	51,5%	60,2%	50,6%	58,7%
35-< 45 tahun 35-< 45 years old	25,1%	20,3%	27,5%	19,8%	27,6%	19,2%
45-< 55 tahun 45-< 55 years old	7,5%	3,9%	7,2%	3,8%	8,1%	4,2%
≥ 55 tahun ≥ 55 years old	1,1%	2,4%	2,7%	3,3%	3,2%	4,2%
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>47,8%</b>	<b>52,2%</b>	<b>48,4%</b>	<b>51,6%</b>	<b>47,5%</b>	<b>52,5%</b>
<b>Jumlah Total</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>

**Pengelolaan Hubungan Industrial**

BCAS membangun hubungan industrial yang harmonis dan seimbang antara karyawan dan manajemen. Bank menjamin kebebasan berserikat, berkumpul, serta menyampaikan pendapat sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Pada 2025, terdapat 1 Serikat Pekerja di BCAS dengan jumlah anggota 334 karyawan atau 39,7% dari total karyawan. Hak dan kewajiban karyawan maupun perusahaan diatur dalam Perjanjian Kerja Bersama (PKB), yang berlaku bagi seluruh karyawan tanpa membedakan keanggotaan dalam Serikat Pekerja. PKB ditinjau kembali setiap dua tahun melalui pembahasan antara Serikat Pekerja dan manajemen, serta didistribusikan kepada seluruh karyawan di semua jenjang organisasi. Pada 2025, terdapat pembaruan dan perubahan PKB untuk periode 2025-2027. [2-30]

BCAS mengelola dampak perubahan kegiatan operasional terhadap karyawan secara terencana dan transparan. Sesuai ketentuan dalam PKB, informasi mengenai perubahan operasional disampaikan kepada seluruh karyawan dalam rentang waktu 5–30 hari sebelum diberlakukan. Penyampaian dilakukan melalui Surat Keputusan, Surat Edaran, surel *blast*, maupun portal internal. [402-1]

**Industrial Relations Management**

BCAS fosters harmonious and balanced industrial relations between employees and management. The Bank guarantees the freedom of association, assembly, and expression, in accordance with applicable laws and regulations. In 2025, BCAS had one Labor Union with 334 members, representing 39.7% of total employees. The rights and obligations of employees and the Company are regulated in the Collective Labor Agreement (CLA), which applies to all employees without distinction based on Labor Union membership. The CLA is reviewed every two years through discussions between the Labor Union and management and is distributed to employees across all levels of the organization. In 2025, the CLA was extended for the 2025–2027 period. [2-30]

BCAS manages the impacts of operational changes on employees in a planned and transparent manner. In accordance with the provisions of the CLA, information regarding operational changes is communicated to all employees between 5 and 30 days before implementation. Communication is delivered through Decrees, Circular Letters, email blasts, and the internal portal. [402-1]

# Menghormati Hak Asasi Manusia (HAM) [408-1] [409-1]

## RESPECT FOR HUMAN RIGHTS [408-1] [409-1]

Penerapan prinsip HAM, mencakup keberagaman, kebebasan berpendapat, menghindari kerja paksa dan pekerja anak, memenuhi hak-hak normatif karyawan, serta menyediakan tempat kerja yang layak dan aman. Bank tidak menoleransi praktik tenaga kerja anak maupun tenaga kerja paksa. Ketentuan jam kerja, istirahat, dan lembur telah diatur dalam PKB, dengan durasi kerja 8 jam per hari dan 1 jam istirahat, serta sistem 5 hari kerja bagi karyawan tetap. Pemberian upah lembur dilakukan sesuai ketentuan, sementara sistem *shift* diterapkan bagi fungsi tertentu seperti petugas pusat dan petugas keamanan untuk memastikan kepatuhan terhadap batas waktu kerja.

Penerapan prinsip HAM juga diperluas ke dalam rantai pasok melalui Pedoman Pengadaan Barang dan/atau Jasa Logistik oleh Pihak Ketiga. Mitra diwajibkan mematuhi standar HAM, K3, dan aspek ESG, termasuk larangan kerja paksa dan pekerja anak. Komitmen tersebut diperkuat melalui penandatanganan Surat Pernyataan Kepatuhan dan Pakta Integritas. Pada 2025, tidak terdapat kasus kerja paksa dan tenaga kerja anak dalam rantai pasok BCAS.

Pada 2025, penerapan HAM di BCAS terintegrasi dalam berbagai ketentuan internal, antara lain melalui PKB, khususnya Pasal 5 tentang jaminan, legalitas, dan peranan Serikat Pekerja serta Pasal 49 ayat 2 mengenai larangan melakukan intimidasi dan diskriminasi terhadap pekerja dan keluarga. Perlindungan HAM juga diterapkan dalam pengelolaan vendor melalui *check list* pernyataan kepatuhan rekanan BCA Syariah yang tercantum dalam Surat Edaran No.105/SE/STL/2023 tentang Pedoman Pengadaan Barang dan/atau Jasa Logistik oleh Pihak Ketiga.

BCAS implements human rights (HR) principles that encompass diversity, freedom of expression, the prevention of forced labor and child labor, the fulfillment of employees' normative rights, and the provision of a safe and decent workplace. The Bank does not tolerate child labor or forced labor practices. Provisions regarding working hours, rest periods, and overtime are regulated in the CLA, with a working duration of 8 hours per day and 1 hour of rest, and a five-day workweek system for permanent employees. Overtime compensation is provided in accordance with applicable regulations. Meanwhile, shift systems are implemented for certain functions, such as call center staff and security personnel, to ensure compliance with working time limits.

The implementation of human rights principles is also extended across the supply chain through the Guidelines for Procurement of Goods and/or Logistics Services by Third Parties. Partners are required to comply with human rights standards, occupational health and safety (OHS), and ESG aspects, including the prohibition of forced labor and child labor. This commitment is reinforced through the signing of a Statement of Compliance and Integrity Pact. In 2025, there are no cases of forced labor and child labor across the BCAS supply chain.

In 2025, the implementation of human rights at BCAS was integrated into various internal policies, including the CLA, particularly Article 5 concerning the guarantees, legality, and role of the labor union, as well as Article 49 paragraph 2 regarding the prohibition of intimidation and discrimination against employees and their families. Human rights protection is also applied in vendor management through the BCA Syariah partner compliance declaration checklist, as stipulated in Circular Letter No. 105/SE/STL/2023 concerning the Guidelines for the Procurement of Goods and/or Logistics Services by Third Parties.

## ▶ Kesetaraan dan Keberagaman [406-1]

BCAS menerapkan prinsip kesetaraan kesempatan dan keberagaman dalam praktik ketenagakerjaan dengan memastikan peluang kerja dan pengembangan karier yang setara tanpa diskriminasi. Komitmen tersebut tercermin dalam Kode Etik BCAS dan Perjanjian Kerja Bersama (PKB). Prinsip keberagaman juga diterapkan pada struktur kepemimpinan. Kebijakan dan target terukur terkait keberagaman Dewan Komisaris dan Direksi diatur dalam Surat Keputusan No. 082/SK/DIR/2025 tentang Kebijakan Tata Kelola PT Bank BCA Syariah, termasuk pengungkapan capaian atas implementasinya.

## ▶ Equality and Diversity [406-1]

BCAS implements the principles of equal opportunity and diversity in employment practices by ensuring equal opportunities for employment and career development without discrimination. This commitment is reflected in the BCAS Code of Ethics and the Collective Labor Agreement (CLA). Diversity principles are also applied in the leadership structure. Policies and measurable targets related to the diversity of the Board of Commissioners and Board of Directors are regulated in Decree No. 082/SK/DIR/2025 concerning the Corporate Governance Policy of PT Bank BCA Syariah, including the disclosure of achievements in its implementation.



### Representasi Perempuan di BCAS pada 2025 WOMEN'S REPRESENTATION IN BCAS IN 2025

**Pekerja**  
Employees  
**52,2%**

**Direksi**  
Board of Directors  
**40,0%**

**Pejabat Eksekutif**  
Executive Officers  
**48,1%**

### Persentase Pengurus Berdasarkan Jenis Kelamin dan Rentang Usia [405-1] PERCENTAGE OF MANAGEMENT BY GENDER AND AGE GROUP [405-1]

Rentang Usia Age Group	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	-	-	-	-	-	-
25-< 35 tahun 25-< 35 years old	-	-	-	-	-	-
35-< 45 tahun 35-< 45 years old	-	-	-	-	-	-
45-< 55 tahun <sup>1</sup> 45-< 55 years old <sup>1</sup>	12,5%	16,7%	14,3%	16,7%	25,0%	20,0%
≥ 55 tahun <sup>1</sup> ≥ 55 years old <sup>1</sup>	87,5%	35,7%	85,7%	83,3%	75,0%	80,0%
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>57,1%</b>	<b>42,9%</b>	<b>53,8%</b>	<b>46,2%</b>	<b>61,5%</b>	<b>38,5%</b>
<b>Jumlah Total</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>

#### Keterangan:

<sup>1</sup> Terdapat penyajian kembali data persentase pengurus berdasarkan jenis kelamin dan rentang usia 45-<55 tahun dan ≥55 tahun pada 2023 dan 2024 karena koreksi data.

#### Notes:

<sup>1</sup> There has been a restatement of the percentage data of governing body members by gender and age groups 45-<55 years and ≥55 years for 2023 and 2024 due to data corrections.

## Respectful Workplace

BCAS menjunjung tinggi budaya saling menghormati dan tidak menoleransi segala bentuk intimidasi, pelecehan, perundungan, maupun kekerasan dalam lingkungan kerja. Pelaksanaan prinsip ini mengacu pada SE No. 001/SE/HSD/2024 tentang *Know Your Employee*. Bank mendorong karyawan untuk melaporkan setiap dugaan pelanggaran atau perlakuan tidak menyenangkan melalui *Whistleblowing System (WBS)*. Sepanjang 2025, tidak terdapat insiden pelanggaran atau kekerasan yang bersifat material dan berdampak pada kelangsungan usaha BCAS.

## Hak Cuti dan Izin Tidak Masuk Kerja

BCAS memastikan terpenuhinya hak cuti bagi seluruh karyawan, baik tetap maupun kontrak. Selain cuti tahunan, tersedia cuti haid maksimal dua hari serta cuti haji bagi karyawan yang pertama kali menunaikan ibadah haji, tanpa mengurangi jatah cuti tahunan. BCAS juga memberikan fleksibilitas izin tidak masuk kerja untuk kebutuhan pribadi dan keluarga, seperti pernikahan, kedukaan, maupun kegiatan penting sebagai orang tua. Mekanisme izin tersebut diatur sesuai ketentuan internal, dengan pengaturan pemotongan cuti tahunan apabila diperlukan.

BCAS memberikan hak cuti melahirkan 3 bulan, cuti keguguran hingga 1,5 bulan, serta cuti 3 hari bagi karyawan laki-laki untuk mendampingi persalinan. Seluruh hak cuti orang tua tidak memotong cuti tahunan. [401-3]

## Respectful Workplace

BCAS upholds a culture of mutual respect and does not tolerate any form of intimidation, harassment, bullying, or violence in the workplace. The implementation of this principle refers to Circular Letter No. 001/SE/HSD/2024 on *Know Your Employee*. The Bank encourages employees to report any suspected violations or misconduct through the *Whistleblowing System (WBS)*. Throughout 2025, there were no material incidents of violations or workplace violence that affected the business continuity of BCAS.

## Leave Entitlements and Leave of Absence Permission

BCAS ensures that leave entitlements are fulfilled for all employees, both permanent and contract. In addition to annual leave, female employees are entitled to menstrual leave of up to two days, as well as Hajj leave for employees performing the Hajj pilgrimage for the first time, without reducing their annual leave entitlement. BCAS also provides flexible leave of absence for personal and family needs, such as marriage, bereavement, or important parental responsibilities. The leave mechanism is regulated in accordance with internal provisions, including arrangements for annual leave deductions when applicable.

BCAS provides three months of maternity leave, up to 1.5 months of miscarriage leave, and three days of leave for male employees to accompany childbirth. All parental leave entitlements do not reduce annual leave allowances. [401-3]

Uraian Description	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan yang berhak mengambil cuti melahirkan Employees entitled for maternity leave	23	22	30	18	26	34
Karyawan yang mengambil cuti melahirkan Employees taking maternity leave	23	22	30	18	26	34
Karyawan yang kembali dari cuti melahirkan Employees returning to work from maternity leave	23	21	30	18	26	34

Uraian Description	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Persentase karyawan yang kembali bekerja dan bekerja selama 12 bulan sejak cuti melahirkan Percentage of employees returning to work and have worked for 12 months since returning from maternity leave	100%	95%	100%	100%	100%	100%

### ▶ Rekrutmen dan Pergantian Karyawan [401-1]

Bank menerapkan proses rekrutmen yang terbuka, adil, dan bebas diskriminasi untuk memastikan kesetaraan kesempatan kerja. Pada 2025, Bank merekrut 109 karyawan baru (59 laki-laki dan 50 perempuan). Rekrutmen diarahkan untuk mendukung kebutuhan di bidang TI, pengembangan bisnis, dan layanan cabang.

### ▶ Employee Recruitment and Turnover [401-1]

The Bank implements a transparent, fair, and non-discriminatory recruitment process to ensure equal employment opportunities. In 2025, the Bank recruited 109 new employees (59 male and 50 female). Recruitment efforts were primarily aimed at supporting needs in information technology, business development, and branch services.

### Karyawan Baru Berdasarkan Jenis Kelamin dan Rentang Usia [401-1]

NEW EMPLOYEES BY GENDER AND AGE GROUP [401-1]

Rentang Usia Age Group	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	16	13	26	27	30	39
25-< 35 tahun 25-< 35 years old	31	29	29	41	49	51
35-< 45 tahun 35-< 45 years old	7	3	10	0	11	3
45-< 55 tahun 45-< 55 years old	2	4	0	0	3	2
≥ 55 tahun ≥ 55 years old	3	1	2	3	5	9
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>59</b>	<b>50</b>	<b>67</b>	<b>71</b>	<b>98</b>	<b>104</b>
<b>Jumlah Total</b>		<b>109</b>		<b>138</b>		<b>202</b>

### Karyawan Baru Berdasarkan Jenis Kelamin dan Wilayah Kerja [401-1] NEW EMPLOYEES BY GENDER AND OPERATING AREA [401-1]

Wilayah Kerja Operational Area	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
DKI Jakarta	39	31	43	39	57	74
Banten	1	2	2	1	2	1
Jawa Barat West Java	5	6	6	11	6	8
Jawa Tengah & DIY Central Java and Yogyakarta	2	8	5	3	6	6
Jawa Timur East Java	2	0	5	6	12	7
Sumatra	8	2	6	10	12	8
Sulawesi	2	1	0	1	3	-
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>59</b>	<b>50</b>	<b>67</b>	<b>71</b>	<b>98</b>	<b>104</b>
<b>Jumlah Total</b>		<b>109</b>		<b>138</b>		<b>202</b>

Jumlah *annual turnover rate* karyawan di 2025 tercatat sebesar 10,8% dibandingkan tahun sebelumnya, sebanyak 90 karyawan. Dari total tersebut sebanyak 53 karyawan laki-laki dan 37 karyawan perempuan, dengan 50% berstatus karyawan tetap dan 50% karyawan kontrak.

Employee turnover in 2025 is stated at 10.8% representing 90 employees. Of the total turnover, 53 were male employees and 37 were female employees, with 50% permanent employees and 50% contract employees.

### Karyawan Keluar Berdasarkan Jenis Kelamin dan Jenjang Jabatan [401-1] EMPLOYEE TURNOVER BY GENDER AND POSITION LEVEL [401-1]

Uraian Description	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Pejabat Eksekutif Executive Officer	1	2	4	1	4	2
Manajer Manager	2	0	0	0	0	1
Staf Staff	50	35	33	49	40	46
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>53</b>	<b>37</b>	<b>37</b>	<b>50</b>	<b>44</b>	<b>49</b>
<b>Jumlah Total</b>		<b>90</b>		<b>87</b>		<b>93</b>

**Karyawan Keluar Berdasarkan Jenis Kelamin dan Rentang Usia** [401-1]  
EMPLOYEE TURNOVER BY GENDER AND AGE GROUP [401-1]

Uraian Description	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 25 tahun < 25 years old	2	3	2	5	5	6
25-< 35 tahun 25-< 35 years old	20	22	17	29	14	27
35-< 45 tahun 35-< 45 years old	14	6	8	8	6	6
45-< 55 tahun 45-< 55 years old	7	0	5	0	5	2
≥ 55 tahun ≥ 55 years old	10	6	5	8	14	8
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>53</b>	<b>37</b>	<b>37</b>	<b>50</b>	<b>44</b>	<b>49</b>
<b>Jumlah Total</b>		<b>90</b>		<b>87</b>		<b>93</b>

**Karyawan Keluar Berdasarkan Jenis Kelamin dan Wilayah Penempatan** [401-1]  
EMPLOYEE TURNOVER BY GENDER AND EMPLOYEE'S DUTY STATION [401-1]

Uraian Description	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
DKI Jakarta	26	18	17	16	27	28
Banten	3	1	1	5	0	1
Jawa Barat West Java	7	2	5	9	3	6
Jawa Tengah & DIY Central Java and Yogyakarta	5	5	6	3	2	6
Jawa Timur East Java	5	3	1	7	7	6
Sumatera	7	7	7	9	4	2
Sulawesi	0	1	0	1	1	0
<b>Jumlah berdasarkan jenis kelamin Sub-total per gender</b>	<b>53</b>	<b>37</b>	<b>37</b>	<b>50</b>	<b>44</b>	<b>49</b>
<b>Jumlah Total</b>		<b>90</b>		<b>87</b>		<b>93</b>

# Remunerasi Karyawan

## EMPLOYEE REMUNERATION

Komitmen BCAS terhadap kesejahteraan karyawan diwujudkan melalui sistem remunerasi yang kompetitif dan adil, mencakup manfaat finansial maupun nonfinansial. Kebijakan kompensasi telah disesuaikan dengan standar industri perbankan serta memenuhi ketentuan Upah Minimum Regional (UMR) dan Upah Minimum Sektoral Provinsi (UMSP) di setiap wilayah operasional. Evaluasi dilakukan secara berkala untuk memastikan kesetaraan dan kesejahteraan. Pada 2025, rata-rata gaji pokok untuk level terendah sebesar 17,2% di atas Upah Minimum Kota (UMK) setempat. Tidak terdapat perbedaan gaji pokok antara karyawan laki-laki dan perempuan pada tingkat yang sama, dan rasio gaji pokok pegawai tingkat terendah tercatat sebesar 1:1. [405-2]

BCAS's commitment to employee well-being is reflected through a competitive and fair remuneration system, covering both financial and non-financial benefits. The compensation policy has been aligned with banking industry standards and complies with the Regional Minimum Wage (UMR) and the Provincial Sectoral Minimum Wage (UMSP) applicable in each operational area. Regular evaluations are conducted to ensure equity and employee welfare. In 2025, the average base salary for the lowest employee level was 17.2% above the applicable Municipal Minimum Wage (UMK). There is no difference in base salary between male and female employees at the same level, and the base salary ratio for employees at the lowest level is 1:1. [405-2]

### Tunjangan dan Manfaat yang Diterima Karyawan Berdasarkan Status Ketenagakerjaan [401-2]

BENEFITS RECEIVED BY EMPLOYEES BASED ON THEIR EMPLOYMENT STATUS [401-2]

Uraian Description	Karyawan Tetap Permanent Employee	Karyawan Kontrak Contract Employee
Gaji Pokok Basic Salary	Ada Applicable	Ada Applicable
Kepesertaan pada BPJS Ketenagakerjaan (Jaminan Kecelakaan Kerja, Jaminan Kematian, Jaminan Hari Tua, Jaminan Pensiun) Participation in the government social security administrative body on employment BPJS Ketenagakerjaan (covering work accident insurance, death insurance, old age security, pension security)	Ada Applicable	Ada Applicable
Kepesertaan pada BPJS Kesehatan <sup>1</sup> Participation in BPJS Kesehatan <sup>1</sup>	Ada Applicable	Ada Applicable
Fasilitas kesehatan berupa: Health facilities including:		
<ul style="list-style-type: none"> <li>Asuransi kesehatan Health insurance</li> </ul>	Ada Applicable	Ada Applicable
<ul style="list-style-type: none"> <li>Medical Check Up (MCU) Medical Check-ups</li> </ul>	Ada Applicable	Tidak Ada Not applicable
<ul style="list-style-type: none"> <li>Penggantian biaya pemasangan alat kontrasepsi Reimbursement for contraceptive costs</li> </ul>	Ada Applicable	Tidak Ada Not applicable
<ul style="list-style-type: none"> <li>Bantuan kelahiran<sup>2</sup> Birth support<sup>2</sup></li> </ul>	Ada Applicable	Ada Applicable
<ul style="list-style-type: none"> <li>Biaya penggantian kaca mata/contact lens Reimbursement for glasses/contact lens costs</li> </ul>	Ada Applicable	Tidak Ada Not applicable
Pesangon Severance pay	Ada Applicable	Tidak Ada Not applicable

Uraian Description	Karyawan Tetap Permanent Employee	Karyawan Kontrak Contract Employee
Kompensasi PKWT Compensation for employees with specific time work agreements	Tidak Ada Not applicable	Ada Applicable
Tunjangan hari raya Holiday allowance	Ada Applicable	Ada Applicable
Bantuan pernikahan Financial support for wedding	Ada Applicable	Ada Applicable
Bantuan duka Bereavement financial support	Ada Applicable	Ada Applicable
Intensif mengajar Teaching incentives	Ada Applicable	Ada Applicable
Tunjangan <i>shift</i> Shift allowance	Ada Applicable	Ada Applicable
Upah dan uang makan lembur Overtime pay and meal allowance	Ada Applicable	Ada Applicable
Jasa produksi (bonus) Production service (bonus)	Ada Applicable	Tidak Ada Not applicable
Fasilitas rekreasi dan olah raga Recreation and sports facilities	Ada Applicable	Ada Applicable
Fasilitas pinjaman tanpa margin Non-margin loan facility	Ada Applicable	Tidak Ada Not applicable

**Keterangan:**

- <sup>1</sup> BCAS mendaftarkan karyawan dan anggota keluarganya (maksimal 3 orang) untuk menjadi peserta BPJS Kesehatan.  
<sup>2</sup> Bantuan kelahiran diberikan kepada anak pertama sampai dengan anak ketiga.

**Notes:**

- <sup>1</sup> BCAS registers employees and their family members (maximum 3 people) to become BPJS Kesehatan participants.  
<sup>2</sup> Childbirth assistance is provided to the first child up to the third child.

# Pengembangan Kompetensi dan Karier Karyawan

## EMPLOYEE COMPETENCY AND CAREER DEVELOPMENT

Komitmen BCAS dalam membangun talenta yang kompeten diwujudkan melalui penyediaan program pengembangan kapasitas yang terstruktur, sebagaimana diatur dalam PKB. Upaya ini mendukung integrasi aspek keberlanjutan dalam seluruh lini organisasi. Pada 2025, BCAS mengadakan 27 pelatihan keuangan berkelanjutan yang diikuti oleh 1.323 peserta dari jajaran Direksi hingga staf. Materi pelatihan disusun dengan mengacu pada perkembangan regulasi dan dinamika industri, sementara peserta dipilih berdasarkan kebutuhan dan relevansi tugas. Dampak pelatihan dipantau melalui evaluasi, termasuk metode *pre-test* dan *post-test* untuk pelatihan daring. [FS4]

BCAS's commitment to developing competent talent is realized through the provision of structured capacity-building programs, as stipulated in the Collective Labor Agreement (CLA). These initiatives support the integration of sustainability aspects across all organizational functions. In 2025, BCAS conducted 27 sustainable finance training programs attended by 1,323 participants, ranging from the Board of Directors to staff members. Training materials are developed in reference to regulatory developments and industry dynamics, while participants are selected based on relevance to their roles and responsibilities. Training impacts are monitored through evaluation mechanisms, including pre-test and post-test methods for online training sessions. [FS4]

### Topik Pelatihan Keuangan Berkelanjutan

#### TOPICS DISCUSSED DURING THE SUSTAINABLE FINANCE TRAINING

No.	Topik Pelatihan Training Topic	Jumlah Peserta Total Participants
1.	E-L Sustainable Finance Policy dan Strategy BCA Syariah E-L Sustainable Finance Policy and Strategy BCA Syariah	54
2.	E-L Keuangan Berkelanjutan E-L Sustainable Finance	23
3.	E-L Pengenalan Perubahan Iklim E-L Introduction to Climate Change	60
4.	Program Pengembangan Kapasitas Keuangan Berkelanjutan: Pelatihan Climate Risk Management & Scenario Analysis Sustainable Finance Capacity Development Program: Climate Risk Management & Scenario Analysis Training	30
5.	Workshop Kreativitas Daur Ulang Recycling Creativity Workshop	485
6.	ESG Skill Up - Session Memahami Risiko Iklim serta Langkah Penerapan CRMS dan CRST ESG Skill Up Session: Understanding Climate Risk and the Implementation of CRMS and CRST	34
7.	Bedah Buku Diorama Keuangan Berkelanjutan Indonesia Book Discussion: Diorama of Indonesia's Sustainable Finance	2
8.	ESG Skill Up Session Refreshment Kegiatan Usaha Berkelanjutan (KUB) dan Taksonomi Hijau Indonesia (THI) ESG Skill Up Session: Refreshment on Sustainable Business Activities (KUB) and Indonesia Green Taxonomy (THI)	65
9.	Webinar Climate Risk Management & Scenario Analysis (CRMS) Webinar: Climate Risk Management & Scenario Analysis (CRMS)	14

No.	Topik Pelatihan Training Topic	Jumlah Peserta Total Participants
10.	Implementasi dan Peran Industri Keuangan dalam Bisnis dan HAM Implementation and Role of the Financial Industry in Business and Human Rights	8
11.	Webinar: Building the Global Sustainable Islamic Finance Ecosystem Webinar: Building the Global Sustainable Islamic Finance Ecosystem	1
12.	Sustainability Talk Vol 3: Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) versi 2 untuk Transformasi Hijau Perkebunan dan Kehutanan Sustainability Talk Vol. 3: Indonesia Sustainable Finance Taxonomy (TKBI) Version 2 for Green Transformation in Plantation and Forestry	23
13.	Audit for Tomorrow: Strategic, Future Ready, Sustainable Audit for Tomorrow: Strategic, Future-Ready, Sustainable	2
14.	ESG in Action: Focus Group Discussion Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2026 ESG in Action: Focus Group Discussion on the Sustainable Finance Action Plan (SFAP) 2026	61
15.	Kickoff Pengembangan Roadmap Net Zero Emission BCA Sustainab	3
16.	Gamifikasi Prosedur Manajemen Kebakaran (Workshop Warden Team) Fire Management Procedure Gamification (Warden Team Workshop)	103
17.	Refreshment APU PPT PPPSPM Refreshment Training on AML/CFT & CPFWMD	50
18.	E-L Anti Fraud Awareness E-L Anti-Fraud Awareness	71
19.	Pelatihan Certified Anti Fraud Manager (CAFM) Certified Anti Fraud Manager (CAFM) Training	1
20.	Pelatihan Fraud Auditing I Fraud Auditing Training I	1
21.	Penerapan Strategi Anti Fraud, Audit Rating dan Kelemahan Pengendalian Internal Implementation of Anti-Fraud Strategy, Audit Rating, and Internal Control Weaknesses	93
22.	Refreshment Sertifikasi CAFM (Certified Anti Fraud Manager) CAFM Certification Refreshment	1
23.	Webinar: Peningkatan Awareness Terhadap Risiko Tindak Pidana terkait Investment Fraud dan Green Financial Crime Webinar: Raising Awareness of Investment Fraud and Green Financial Crime Risks	1
24.	Workshop Anti Fraud dan Pengendalian Gratifikasi Workshop on Anti-Fraud and Gratification Control	52
25.	Perlindungan Data Pribadi Personal Data Protection	20
26.	Webinar Strategi Aman Transaksi Aset Kripto dan Keuangan Digital: Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia Webinar: Secure Strategies for Crypto Asset and Digital Financial Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia	2
27.	E-L Perlindungan Data Pribadi (PDP) E-L Personal Data Protection (PDP)	63

Pada 2025, BCAS melaksanakan 390 topik pelatihan yang diikuti oleh 12.570 peserta. Akses pembelajaran difasilitasi melalui *platform* Syariah Mobile Learning iB (SMILE iB), yang memberikan fleksibilitas bagi karyawan untuk belajar secara mandiri. Investasi pengembangan kapasitas di 2025 mencapai Rp9,0 miliar, meningkat 11,73% dari tahun sebelumnya sebesar Rp8,1 miliar. [404-2]

In 2025, BCAS conducted 390 training topics attended by 12,570 participants. Learning access is facilitated through the Syariah Mobile Learning iB (SMILE iB) platform, which provides flexibility for employees to engage in self-paced learning. Investment in capacity development in 2025 reached Rp9.0 billion, an increase of 11.73% compared to Rp8.1 billion in the previous year. [404-2]

### Realisasi Pelatihan Sepanjang Tahun [404-1] TRAINING REALIZATION THROUGHOUT THE YEAR [404-1]

Uraian Description	2025	2024	2023
Program pelatihan (topik) Training topics	390	448	383
Peserta pelatihan (orang) Training participants	12.570	13.133	11.703
Jumlah hari pelatihan (hari) Training days	18.003	28.215	24.601
<b>Rata-rata hari pelatihan (hari)</b> <b>Average training days</b>	<b>1,4</b>	<b>2,1</b>	<b>2,1</b>
Jumlah jam pelatihan (jam) Total training hours	119.330	171.747	71.263
<b>Rata-rata jam pelatihan (jam)</b> <b>Average training hours</b>	<b>9,5</b>	<b>13,1</b>	<b>6,1</b>

**Keterangan:**

<sup>1</sup> Penyajian data kembali akibat perubahan metode perhitungan

**Notes:**

<sup>1</sup> Restatement of data due to a change in the calculation method

### Realisasi Pelatihan Berdasarkan Jenis Kelamin [404-1] TRAINING ORGANIZATION BY GENDER [404-1]

Uraian Description	2025	2024	2023
<b>Biaya pelatihan (Rp miliar)</b> Training costs (Rp billion)	<b>9,0</b>	<b>8,1</b>	<b>8,7</b>
<b>Jumlah peserta pelatihan</b> Training participants	<b>12.570</b>	<b>13.133</b>	<b>11.703</b>
• Laki-laki   Male	6.217	6.795	5.781
• Perempuan   Female	6.353	6.338	5.922
<b>Jumlah hari pelatihan</b> Training days	<b>18.003</b>	<b>28.215</b>	<b>23.968</b>
• Laki-laki   Male	8.577	15.055	12.237
• Perempuan   Female	9.426	13.160	11.731
<b>Jumlah jam pelatihan</b> Training hours	<b>119.330</b>	<b>171.747</b>	<b>71.904</b>
• Laki-laki   Male	56.627	92.676	36.711
• Perempuan   Female	62.703	79.071	35.193

Uraian Description	2025	2024	2023
<b>Rerata jam pelatihan per peserta</b> Average training hours per participant	9,5	13,1	6,1
• Laki-laki   Male	9,1	13,6	6,4
• Perempuan   Female	9,9	12,5	5,9
<b>Rerata jam pelatihan per pekerja</b> Average training hours per employee	134,3	199,7	87,3
• Laki-laki   Male	132,0	218,1	91,3
• Perempuan   Female	136,6	181,4	83,2

### Realisasi Pelatihan Berdasarkan Jabatan

#### NUMBER OF TRAINING PARTICIPANTS BY POSITION LEVEL

Jenjang Jabatan Position Level	2025	2024	2023
Dewan Komisaris Board of Commissioner	15	30	35
Dewan Pengawas Syariah Sharia Supervisory Board	32	19	16
Direksi Board of Director	103	80	64
Pejabat Eksekutif Executive Officer	624	585	486
Manajer Manager	1.840	3.584	3.398
Staf Staff	9.942	8.779	7.689
Lain-lain Others	0	5	9
<b>Jumlah<sup>1</sup></b> <b>Total<sup>1</sup></b>	<b>12.556</b>	<b>13.082</b>	<b>11.697</b>

#### Keterangan:

<sup>1</sup> Jumlah peserta pelatihan karyawan berdasarkan jabatan, tidak termasuk Pengawas dan Pengurus.

#### Notes:

<sup>1</sup> The number of training participants by employee position does not include supervisors and board members.

BCAS juga menyediakan program beasiswa S1 bagi karyawan *frontliner* yang saat ini berpendidikan SMA atau D3 dapat memperoleh kesempatan melanjutkan pendidikan ke jenjang S1. Program ini bertujuan untuk meningkatkan kualifikasi karyawan sehingga dapat berkembang dan berkarier sebagai karyawan profesional di BCAS.

BCAS also provides a Bachelor's degree scholarship program for frontliner employees who currently hold high school or diploma (D3) qualifications, enabling them to pursue undergraduate (S1) education. This program aims to enhance employee qualifications, enabling them to develop professionally and pursue long-term careers at BCAS.

## **Kesinambungan Kepemimpinan**

Penguatan kesinambungan kepemimpinan menjadi bagian penting dari strategi pengelolaan SDM BCAS. Oleh karena itu, kami merancang pengembangan karier karyawan sejak tahap awal rekrutmen yang implementasinya mengacu pada prinsip 3T, yaitu Tepat Sasaran, Tepat Guna, dan Terus-menerus untuk memastikan potensi karyawan berkembang sejalan dengan kebutuhan strategis Bank.

Salah satu wadah pembentukan calon pemimpin masa depan adalah Program BCA Syariah *Development Program* (BDP) yang berjalan sejak 2021. Integrasi sistem *mentorship* dalam program ini mendukung proses suksesi yang terencana. Selain itu, sebagai penguatan budaya pembinaan, kegiatan *coaching* dijadikan KPI bagi pimpinan unit kerja. Fokus pembinaan mencakup pencapaian sasaran bisnis, penguatan budaya kerja, serta peningkatan kompetensi melalui pelatihan dan sertifikasi sesuai regulasi.

BCAS menerapkan *panel management* sebagai instrumen pemetaan potensi dan kinerja karyawan secara sistematis. Setiap tahun, rencana pengembangan karier ditinjau dan dievaluasi untuk mengukur efektivitas implementasinya. Berdasarkan hasil evaluasi tersebut, karyawan dikelompokkan ke dalam 9 kategori sebagai dasar perencanaan pengembangan selanjutnya. Selain pendekatan berbasis organisasi, BCAS juga mengakomodasi aspirasi individu dalam peningkatan kompetensi.

## **Pelatihan Menjelang Masa Purnabakti** [404-2]

Kami menyediakan program persiapan pensiun yang dirancang untuk membekali karyawan dengan pemahaman kesehatan, perencanaan keuangan, peluang usaha, hingga kesiapan kehidupan pascapensiun bersama pasangan. Pada 2025, BCAS melaksanakan dua jenis program pensiun:

1. Program pra-pensiun bagi *frontliner* dengan usia maksimal 35 tahun, berupa pelatihan pra-pensiun untuk mendorong produktivitas pasca kerja, yang diikuti oleh 5 orang peserta.
2. Program persiapan pensiun usia 55 tahun yang dilaksanakan dua tahun sebelum masa pensiun, dengan materi terkait pengembangan usaha dan pengelolaan keuangan yang diikuti oleh 15 orang peserta.

Adapun karyawan yang telah memasuki masa pensiun memiliki peluang untuk direkrut kembali apabila terdapat kebutuhan Bank, dengan mempertimbangkan kompetensi dan keahlian yang relevan.

## **Leadership Continuity**

Strengthening leadership continuity is an important part of BCAS's human capital management strategy. Therefore, the Bank designs employee career development from the initial recruitment stage, with implementation referring to the 3T principle: Right Target, Right Utilization, and Continuous Development, ensuring that employee potential grows in line with the Bank's strategic needs.

One of the platforms for developing future leaders is the BCA Syariah Development Program (BDP), which has been implemented since 2021. The integration of a mentorship system within this program supports a structured succession process. In addition, as part of strengthening a coaching culture, coaching activities are established as a Key Performance Indicator (KPI) for unit leaders. Coaching efforts focus on achieving business targets, strengthening corporate culture, and enhancing competencies through training and certification in accordance with regulatory requirements.

BCAS also implements panel management as an instrument for systematically mapping employee potential and performance. Each year, career development plans are reviewed and evaluated to assess their effectiveness. Based on the evaluation results, employees are grouped into nine categories as a basis for further development planning. In addition to the organizational approach, BCAS also accommodates individual aspirations in competency development.

## **Pre-retirement Training** [404-2]

BCAS provides retirement preparation programs designed to equip employees with knowledge on health, financial planning, business opportunities, and post-retirement life readiness together with their spouses. In 2025, BCAS implemented two types of retirement programs:

1. Pre-retirement program for frontliners aged up to 35 years, consisting of pre-retirement training aimed at encouraging productivity after employment, attended by five participants.
2. Retirement preparation program for employees aged 55, conducted two years prior to retirement, covering topics such as business development and financial management, attended by 15 participants.

Employees who have entered retirement may also have the opportunity to be rehired should the Bank require their expertise, taking into consideration their relevant competencies and experience.

### ▶ Mendorong Kreativitas dan Budaya Inovasi Berkelanjutan

BCAS menyelenggarakan BCA Syariah *Innovation Award* untuk memberikan ruang bagi karyawan dalam mengembangkan ide kreatif dan solutif. Inovasi yang diusulkan dapat berupa konsep bisnis baru maupun penyempurnaan proses kerja secara berkelanjutan. Insan BCAS dengan inovasi terbaik akan berpartisipasi dalam ajang *BCA Innovation Convention* bersama entitas Grup BCA, sebagai kontribusi dalam menciptakan solusi perbankan yang selaras dengan prinsip keuangan berkelanjutan.

### ▶ Evaluasi dan Penilaian Kinerja Karyawan [404-3]

Upaya menjaga retensi karyawan di BCAS dilakukan melalui sistem evaluasi kinerja yang dilakukan secara adil dan terbuka. Metode *Performance Appraisal* (PA) dan *Performance Management* (PM) diterapkan sesuai karakteristik jabatan untuk memastikan penilaian berlangsung objektif dan terukur. Pada 2025, seluruh karyawan tetap dengan masa kerja minimal 6 bulan (100%) yang terdiri dari 48% laki-laki dan 52% perempuan telah mengikuti proses evaluasi kinerja. Hasil penilaian digunakan sebagai dasar dalam pengambilan keputusan terkait promosi maupun penyesuaian remunerasi. Sebagai penguatan kerangka penilaian, BCAS menerbitkan Standar Kompetensi melalui Surat Keputusan No. 045/SK/DIR/2024 perihal Kompetensi Perilaku dan Keluarga Jabatan sebagai tolok ukur kinerja sesuai level pekerjaan.

### ▶ Encouraging Creativity and a Sustainable Innovation Culture

BCAS organizes the BCA Syariah Innovation Award to provide employees with opportunities to develop creative and solution-oriented ideas. Proposed innovations may include new business concepts or continuous improvements to work processes. Employees with the best innovations will participate in the BCA Innovation Convention, together with other entities within the BCA Group, contributing to the development of banking solutions aligned with sustainable finance principles.

### ▶ Employee Performance Evaluation and Assessment [404-3]

Efforts to maintain employee retention at BCAS are supported by a fair and transparent performance evaluation system. The Performance Appraisal (PA) and Performance Management (PM) methods are applied based on job characteristics to ensure that performance assessments are objective and measurable. In 2025, 100% of permanent employees with a minimum tenure of six months, comprising 48% men and 52% women participated in the performance evaluation process. The results of these assessments serve as the basis for decisions related to promotions and remuneration adjustments. To strengthen the evaluation framework, BCAS issued Competency Standards through Decree No. 045/SK/DIR/2024 concerning Behavioral Competencies and Job Family Framework, which serve as performance benchmarks according to job levels.

## Lingkungan Bekerja yang Layak dan Aman <sup>[403-1]</sup>

### A DECENT AND SAFE WORKING ENVIRONMENT <sup>[403-1]</sup>

Kami memperhatikan pentingnya kesehatan dan keselamatan kerja yang diwujudkan melalui penyediaan lingkungan kerja yang layak dan aman. Penataan ruang dilakukan dengan memperhatikan aspek kelengkapan fasilitas dan kenyamanan kerja. Seluruh gedung kantor dilengkapi dengan detektor asap, APAR, dan alarm sebagai sistem mitigasi dini terhadap risiko kebakaran. BCAS secara rutin melaksanakan simulasi evakuasi dan pembiasaan penggunaan tangga darurat sebagai bagian dari kesiapsiagaan menghadapi bencana. Pada 2025, *fire drill* di kantor pusat diikuti oleh seluruh karyawan. Edukasi keselamatan juga diperkuat melalui pelatihan Prosedur Keselamatan Karyawan melalui *e-learning* yang dapat diakses oleh seluruh karyawan. <sup>[403-5]</sup>

Upaya perlindungan terhadap potensi kecelakaan kerja diperkuat melalui mekanisme pengawasan internal yang dikoordinasikan oleh Departemen Logistik dan dilaporkan secara berkala kepada pimpinan unit kerja. Sebagai bagian dari perlindungan tenaga kerja, 100% karyawan BCAS telah terdaftar dalam program BPJS Ketenagakerjaan. Komitmen terhadap keselamatan kerja juga tertuang dalam PKB. Pada 2025, tidak terdapat kejadian kecelakaan kerja. <sup>[403-9]</sup>

BCAS recognizes the importance of occupational health and safety, which is implemented through the provision of a safe and decent working environment. Workspace arrangements are designed to ensure adequate facilities and employee comfort. All office buildings are equipped with smoke detectors, fire extinguishers (APAR), and alarm systems as early mitigation measures against fire risks. BCAS regularly conducts evacuation simulations and emergency staircase drills as part of disaster preparedness. In 2025, the fire drill at the Head Office involved all employees. Safety awareness was further strengthened through e-learning on Worker Safety Procedures which is accessible all employees. <sup>[403-5]</sup>

Efforts to protect employees from potential workplace accidents are reinforced through internal monitoring mechanisms coordinated by the Logistics Department, with periodic reporting to unit leaders. As part of employee protection, 100% of BCAS employees are registered in the BPJS Ketenagakerjaan program. The commitment to occupational safety is also outlined in the Collective Labor Agreement (CLA). In 2025, no workplace accidents were recorded. <sup>[403-9]</sup>



#### **Akses pada Fasilitas Kesehatan** <sup>[403-3]</sup> <sup>[403-6]</sup>

BCAS menjamin hak karyawan atas akses layanan kesehatan melalui penyediaan asuransi yang mencakup rawat inap, rawat jalan, persalinan, kacamata, perawatan gigi, serta *medical check up* (MCU). Seluruh karyawan juga terdaftar dalam program BPJS Kesehatan.

#### **Access to Health Facilities** <sup>[403-3]</sup> <sup>[403-6]</sup>

BCAS ensures employees' rights to healthcare access by providing insurance coverage that includes inpatient and outpatient care, maternity services, eyeglasses, dental treatment, and medical check-ups (MCU). All employees are also registered in the BPJS Kesehatan program.

BCA Syariah turut mendorong gaya hidup sehat melalui berbagai program yang dikelola oleh HSD dan Badan Koordinasi Olahraga, Seni dan Hobi (Bakorseni). BCA Syariah melanjutkan inisiatif *Building Healthy Lifestyle* (BHL) untuk mendorong konsistensi hidup sehat dan *team engagement* melalui laporan kegiatan olahraga dan makan sehat yang dinilai secara individu maupun tim (unit kerja).

BCA Syariah also promotes a healthy lifestyle through various programs managed by the Human Capital Services Department (HSD) and the Sports, Arts, and Hobbies Coordination Body (Bakorseni). BCA Syariah continues the *Building Healthy Lifestyle* (BHL) initiative to encourage consistency in healthy living and strengthen team engagement, through reports on sports activities and healthy eating habits, which are assessed individually and at the team (work unit) level.

Pada 2025, BCA Syariah menyelenggarakan webinar kesehatan terkait isu preventif dan gaya hidup sehat dengan data sebagai berikut :

In 2025, BCA Syariah also organized health webinars focusing on preventive health issues and healthy lifestyle practices, with the following data:

Tanggal Date	Topik Health Talk Health Talk Topic	Penyelenggara Organizer	Pelaksanaan Format	Jumlah Peserta Number of Participants
07 Maret 2025 07 March 2025	Menjaga Kebugaran Tanpa Mengganggu Ibadah Maintaining Physical Fitness Without Disrupting Worship	BCA Life dan RS Primaya BCA Life and Primaya Hospital	Online Online	250 Peserta Online 250 Online Participants
10 Juni 2025 10 June 2025	Edukasi Mengurangi Risiko Cedera di Tempat Kerja Education on Reducing the Risk of Workplace Injuries	BCA Life dan RS Hermina Jatinegara BCA Life and Hermina Jatinegara Hospital	Online Online	200 Peserta Online 200 Online Participants
18 November 2025 18 November 2025	<i>Everything is Nothing Without Health</i> <i>Everything is Nothing Without Health</i>	RS Hermina Jatinegara dan Nutrifood Hermina Jatinegara Hospital and Nutrifood	Hybrid (Online dan Offline) Hybrid (Online and Offline)	342 Peserta Online dan 100 Peserta Offline 342 Online Participants and 100 Offline Participants

Sebagai langkah preventif tambahan, dilakukan pula kegiatan lainnya seperti :

As an additional preventive effort, the Company also implemented the following initiatives:

Tanggal Date	Kegiatan Activity	Penyelenggara Organizer	Jumlah Peserta Number of Participants
24 Oktober 2025 24 October 2025	Vaksinasi Influenza KC Influenza Vaccination – Branch Offices (KC)	BCA Life dan BUMAME BCA Life and BUMAME	71 Peserta KC Jabodetabek 71 participants (Jabodetabek Branch Offices)
31 Oktober 2025 31 October 2025	Vaksinasi Influenza KP Influenza Vaccination – Head Office (KP)		79 Peserta KP 79 participants – Head Office (KP)
18 November 2025 18 November 2025	<i>Inbody Test Measurement</i> InBody Test Measurement Mini MCU Mini Medical Check-Up (Mini MCU)	Nutrifood dan RS Hermina Jatinegara Nutrifood and Hermina Jatinegara Hospital	100 Peserta KP 100 participants – Head Office (KP)



### **Menjaga Keseimbangan Kehidupan Kerja dan Pribadi**

Kami mendukung *work-life balance* melalui webinar kesehatan dan pengelolaan stres, wadah hobi olahraga dan seni melalui Badan Koordinasi Olahraga dan Seni (Bakorseni), serta kegiatan kajian keagamaan di setiap hari Kamis dan kegiatan keagamaan selama Ramadan guna memenuhi kebutuhan spiritual karyawan dan menjaga keseimbangan akal serta mental karyawan.

BCAS menyadari bahwa kesehatan mental merupakan bagian penting dari kesejahteraan karyawan sekaligus berpengaruh terhadap produktivitas dan kualitas kerja. Oleh karena itu, perusahaan menyediakan sarana konsultasi yang memungkinkan karyawan memperoleh dukungan profesional terkait kesehatan mental.

Untuk itu BCAS bekerja sama dengan berbagai lembaga untuk menyediakan sarana konsultasi *BSya Deep Talk*.

### **Mekanisme Pengaduan Keluhan**

BCAS menyediakan kanal HR Care melalui surel [hrcare@bcasyariah.co.id](mailto:hrcare@bcasyariah.co.id) untuk menampung aspirasi dan keluhan karyawan dengan waktu respons 1–3 hari kerja. Untuk laporan dugaan pelanggaran yang lebih serius, Bank menerapkan *Whistleblowing System* (WBS) yang mencakup pelanggaran kode etik, hukum, kekerasan, maupun perlakuan tidak menyenangkan. Kasus dengan tingkat pelanggaran berat akan ditelaah oleh Komite Pertimbangan Kasus Kepegawaian (KPKK) yang memberikan rekomendasi kepada Direksi. Kami menjamin kerahasiaan pelapor serta menerapkan sanksi sesuai ketentuan yang berlaku. Upaya sosialisasi WBS juga dilakukan secara aktif melalui media internal seperti poster dan *desktop background* PC dan penyediaan akses kebijakan pada situs web perusahaan <https://www.bcasyariah.co.id/whistleblowing-system>.

### **Maintaining Work-Life Balance**

We support *work-life balance* through health and stress management webinars, as well as hobby-based activities in sports and arts organized by the Sports and Arts Coordination Body (Bakorseni). In addition, BCAS conducts weekly religious study sessions every Thursday and religious activities during Ramadan to support employees' spiritual needs and help maintain their mental and emotional well-being.

BCAS recognizes that mental health is an important part of employee well-being and also influences productivity and quality of work. Therefore, the Company provides consultation facilities that enable employees to obtain professional support related to mental health.

To support this initiative, BCAS collaborates with various institutions to provide the *BSya Deep Talk* consultation service.

### **Grievance Mechanism**

BCAS provides the HR Care channel through the email [hrcare@bcasyariah.co.id](mailto:hrcare@bcasyariah.co.id) to accommodate employee aspirations and complaints, with a response time of 1–3 working days. For reports of more serious violations, the Bank implements a *Whistleblowing System* (WBS) that covers breaches of the code of ethics, legal violations, violence, and other forms of misconduct. Cases classified as serious violations are reviewed by the Personnel Advisory Committee (KPKK), which provides recommendations to the Board of Directors. BCAS ensures the confidentiality of whistleblowers and applies sanctions in accordance with applicable regulations. Efforts to promote the WBS are actively carried out through internal communication channels, such as posters and PC desktop backgrounds, as well as by providing access to the policy on the Company's website: <https://www.bcasyariah.co.id/whistleblowing-system>.





# JEJAK KEBERLANJUTAN UNTUK MASYARAKAT DAN LINGKUNGAN

SUSTAINABILITY FOOTPRINT FOR  
COMMUNITIES AND THE ENVIRONMENT



## Dana untuk Kegiatan Tanggung Jawab Sosial dan Lingkungan

FUNDS FOR SOCIAL AND ENVIRONMENTAL RESPONSIBILITY PROGRAMS

**88,0% YoY**

**Rp 1,7**

miliar | billion

## Peserta Edukasi

EDUCATION PARTICIPANTS

**97,1% YoY**

**24.702**

peserta | participants

BCAS memperluas kontribusi melalui program sosial yang inklusif, peningkatan literasi keuangan, serta inisiatif pelestarian lingkungan yang memberikan manfaat nyata bagi masyarakat dan bumi.

BCAS expands its contribution through inclusive social programs, strengthened financial literacy, and environmental conservation initiatives that deliver tangible benefits to communities and the planet.

# Menciptakan Nilai untuk Masyarakat dan Lingkungan

## CREATING VALUE FOR COMMUNITIES AND THE ENVIRONMENT

Tanggung jawab sosial dan lingkungan (TJSL) BCAS dijalankan untuk mendorong penciptaan nilai dan manfaat yang selaras dengan prinsip *maqashid syariah* dan keuangan berkelanjutan. Di samping itu, program-program yang ada berfokus untuk mendukung pencapaian SDGs. Melalui BCA Syariah Peduli, BCAS menjalankan berbagai kegiatan TJSL yang berorientasi pada literasi keuangan syariah, pemberdayaan pengusaha UMKM, akses pada layanan kesehatan, dan inisiatif pengurangan jejak karbon. Sepanjang 2025, BCAS menyalurkan dana sebesar Rp1.705,9 juta untuk mendukung pelaksanaan program BCA Syariah Peduli, mengalami kenaikan dibandingkan tahun sebelumnya yang mencapai Rp930,0 juta.

BCA Syariah's Social and Environmental Responsibility (CSR) initiatives are implemented to promote value creation and benefits that align with the principles of *maqashid sharia* and sustainable finance. In addition, these programs are designed to support the achievement of the Sustainable Development Goals (SDGs). Through the BCA Syariah Peduli program, BCAS implements various CSR initiatives focusing on Sharia financial literacy, MSME empowerment, access to healthcare services, and carbon footprint reduction initiatives. Throughout 2025, BCAS allocated Rp1,705.9 million to support the implementation of the BCA Syariah Peduli program, an increase compared to the previous year's Rp930.0 million.

### Pilar Program BCA Syariah Peduli PILLAR OF THE BCA SYARIAH PEDULI PROGRAM





## Alokasi Dana TJSL 2025

CSR FUND ALLOCATION 2025



**Dana TJSL untuk lingkungan**  
CSR Funds for Environmental Programs

▲ 71,4% YoY

**Rp430,9**

juta | million

**Dana TJSL untuk sosial**  
CSR Funds for Social Programs

▲ 94,3% YoY

**Rp1.275,0**

juta | million



## Literasi dan Inklusi Keuangan Syariah

SHARIA FINANCIAL LITERACY AND INCLUSION

Dalam rangka mendukung peningkatan literasi keuangan nasional, BCA Syariah telah melaksanakan 138 kegiatan edukasi keuangan yang meningkat 91,7% dibandingkan 2024 secara luring dan daring, meliputi program BCA Syariah Mengajar, edukasi platform *online*, pelatihan dan *workshop*. Total Peserta kegiatan edukasi keuangan BCA Syariah di 2025 mencapai 24.702 peserta di 36 kota, di mana 20.700 dari total peserta merupakan pelajar dan mahasiswa yang mengikuti kegiatan BCA Syariah Mengajar; program yang ditujukan bagi pelajar dan mahasiswa untuk menanamkan pemahaman keuangan syariah sejak dini.

BCA Syariah menyelenggarakan program inklusi keuangan SAKU Sekolah (Sadar Keuangan Sekolah). Program ini merupakan kerja sama antara bank dengan sekolah melalui pembukaan rekening bagi siswa maupun guru. Program ini menjangkau 7.833 penerima manfaat dan 146 sekolah.

In supporting the improvement of national financial literacy, BCA Syariah conducted 138 financial education activities, both online and offline, representing a 91.7% increase compared to 2024. These programs included BCA Syariah Mengajar, online platform education, as well as training and workshops. The activities reached a total of 24,702 participants across 36 cities, of which 20,700 were students who participated in the BCA Syariah Mengajar program. This program is aimed at fostering an understanding of Islamic finance from an early age among students.

BCA Syariah implemented a financial inclusion program called SAKU Sekolah (Sadar Keuangan Sekolah/School Financial Awareness). This program represents a collaboration between the Bank and schools to facilitate the opening of bank accounts for students and teachers. It reached 7,833 beneficiaries across 146 schools.



**Literasi dan Inklusi Keuangan Syariah 2025**  
2025 SHARIA FINANCIAL LITERACY AND INCLUSION



**Peserta edukasi**  
Education participants

**24.702**  
peserta | participants

**Kegiatan literasi**  
Literacy activities

**138**  
kegiatan | activities

**Lokasi**  
Locations

**36**  
kota/kabupaten | cities/regencies



Melalui program ini, siswa didorong untuk mulai menabung sejak dini serta memahami cara mengelola keuangan secara bijak. Selain bagi siswa, program ini juga memberikan manfaat bagi guru melalui kegiatan edukasi dan sosialisasi terkait pengelolaan keuangan.

Through this program, students are encouraged to start saving early and to develop an understanding of responsible financial management. In addition to benefiting students, the program also provides benefits to teachers through educational activities and dissemination related to financial management.

Penguatan literasi dan inklusi produk dan layanan bank juga dilakukan melalui pendekatan dengan komunitas di lingkungan perguruan tinggi, mesjid dan profesional. Program *Frens Hub* diselenggarakan sebagai wadah bagi mahasiswa untuk berjejaring dan berkomunikasi. Program ini memperkenalkan konsep perbankan syariah yang modern yang relevan untuk menunjang kebutuhan finansial dan pengembangan diri. Program ini telah menjangkau 18 mitra perguruan tinggi di berbagai kota.

Efforts to strengthen literacy and inclusion of banking products and services are also carried out through engagement with communities within universities, mosques, and professional groups. The *Frens Hub* Program is organized as a platform for students to build networks and communicate. The program introduces the concept of modern sharia banking that is relevant to supporting financial needs and personal development. To date, the program has reached 18 university partners in various cities.



BCA Syariah turut mendukung pengembangan dan kesejahteraan masjid sebagai pusat pemberdayaan ekonomi masyarakat melalui kegiatan Gema Masjid. Gema Masjid menjadi wadah literasi dan inklusi perbankan syariah melalui edukasi pengelolaan keuangan masjid yang profesional dan modern sekaligus mendorong pemberdayaan ekonomi dan sosial. Gema Masjid menjadi kontribusi nyata dalam memperkuat literasi keuangan dan mendukung kemaslahatan masyarakat. Saat ini sebanyak 1.492 masjid telah bergabung sebagai komunitas dalam program Gema Masjid.

BCA Syariah also supports the development and welfare of mosques as centers for community economic empowerment through the Gema Masjid program. Gema Masjid serves as a platform for sharia banking literacy and inclusion through education on professional and modern mosque financial management, while also encouraging economic and social empowerment. This program represents a tangible contribution to strengthening financial literacy and supporting community welfare. Currently, 1,492 mosques have joined the community under the Gema Masjid program.



**Pemberdayaan Pengusaha UMKM Golongan Mustahik dan Perempuan** [FS7]  
EMPOWERMENT OF MSME ENTREPRENEURS FROM MUSTAHIK AND WOMEN GROUPS [FS7]

Sebagai komitmen mendukung pembangunan ekonomi yang inklusif. BCA Syariah melanjutkan program pemberdayaan UMKM melalui program WEpreneur dan berkolaborasi dengan BAZNAS dalam program Mustahik *Micropreneur*. Keberlanjutan program tercermin pada peningkatan jumlah peserta program dan dampak yang diberikan.

As part of its commitment to supporting inclusive economic development, BCA Syariah continues its MSME empowerment initiatives through the WEpreneur Program and collaboration with BAZNAS through the Mustahik *Micropreneur* Program. The sustainability of these programs is reflected in the increasing number of participants and the broader impact generated.

Di tahun ketiga penyelenggaraannya, program WEpreneur melaksanakan dua kegiatan utama, yaitu rekrutmen WEpreneur *Batch 3* dan aktivasi komunitas alumni berkolaborasi dengan The Local Enablers. Program ini berhasil menjangkau 30 peserta baru (BigSista) dari 548 pendaftar dan menghubungkan kembali 45 BigSista dari WEpreneur *batch 1* dan *2* melalui kegiatan *sharing knowledge* dan kolaborasi bisnis. Untuk menciptakan dampak yang lebih luas, para BigSista turut melaksanakan kegiatan *micro mentoring* mengenai bisnis UMKM bagi komunitas di sekitarnya. Kegiatan *micro mentoring* di 2025 mampu menjangkau 3.148 peserta atau meningkat 106% dibandingkan 2024 sebanyak 1.528 peserta. [FS16]

In its third year of implementation, the WEpreneur Program conducted two main activities, namely the recruitment of WEpreneur *Batch 3* participants and the activation of the alumni community in collaboration with the Local Enablers. The program successfully recruited 30 new participants (BigSista) from 548 applicants and reconnected 45 BigSista alumni from WEpreneur *batches 1* and *2* through knowledge-sharing activities and business collaborations. To create broader impact, the BigSista participants also conducted *micro-mentoring* activities on MSME entrepreneurship for communities in their surrounding areas. In 2025, these *micro-mentoring* activities reached 3,148 participants, representing an increase of 106% compared to 1,528 participants in 2024. [FS16]



Upaya pemberdayaan ekonomi masyarakat menjadi bagian penting dalam mewujudkan kesejahteraan yang berkelanjutan. BCA Syariah bekerjasama dengan badan Amil Zakat Nasional (BAZNAS) melanjutkan pelaksanaan Program Mustahik *Micropreneur*.

Community economic empowerment is an important component in achieving sustainable prosperity. BCA Syariah collaborates with the National Amil Zakat Agency (BAZNAS) to continue the Mustahik *Micropreneur* Program.

Program ini merupakan inisiatif pemberdayaan yang menggabungkan penyaluran dana zakat dengan pelatihan kewirausahaan bagi para mustahik yang memiliki atau ingin mengembangkan usaha mikro. Di 2025, BCA Syariah menambah 20 penerima manfaat baru menjadi jumlah mustahik *micropreneur* sebanyak 85 mitra mustahik pelaku usaha mikro.

This program is an empowerment initiative that integrates zakat distribution with entrepreneurship training for mustahik who own or wish to develop micro-enterprises. In 2025, BCA Syariah added 20 new beneficiaries, bringing the total number of mustahik *micropreneurs* to 85 mustahik partners engaged in micro-enterprises.



**Sertifikasi Halal UMKM**  
HALAL CERTIFICATION FOR MSMEs

Pada 2025, dalam rangka mendukung penguatan ekosistem industri halal Indonesia, BCAS bekerja sama dengan Istiqlal *Halal Center* melaksanakan kegiatan fasilitasi sertifikasi halal bagi 50 UMKM. Kegiatan ini juga dilengkapi dengan pelatihan Cara Produksi Pangan Olahan yang Baik (CPPOB) untuk meningkatkan kualitas produk dalam memenuhi standar sertifikasi halal.

In 2025, as part of its support for strengthening Indonesia's halal industry ecosystem, BCAS collaborated with the Istiqlal *Halal Center* to facilitate halal certification for 50 MSMEs. This initiative was complemented by training on Good Processed Food Production Practices (CPPOB) to improve product quality and ensure compliance with halal certification standards.





### Jejak Keberlanjutan untuk Masyarakat dan Lingkungan

Sustainability Footprint for Communities and the Environment



## Peningkatan Sanitasi Masyarakat IMPROVING COMMUNITY SANITATION

Sebagai bagian dari kepedulian terhadap masyarakat di sekitar wilayah kantor pusat BCAS. Di 2025, BCAS melaksanakan renovasi toilet dan pembangunan septic tank komunal, donasi 20 unit tempat cuci tangan portabel, penataan lingkungan, pembangunan pos keamanan.

As part of its commitment to communities surrounding the BCAS Head Office area, in 2025 BCAS carried out several sanitation improvement initiatives. These included renovating public toilets, constructing a communal septic tank, donating 20 portable handwashing units, improving environmental arrangements, and building a security post.



## Kepedulian pada Kesehatan Masyarakat CARING FOR COMMUNITY HEALTH

BCAS rutin menyelenggarakan kegiatan donor darah dan layanan kesehatan mata gratis. Donor darah diikuti oleh 204 peserta dari karyawan BCAS dan masyarakat sekitar Kantor Pusat. Selain itu, melalui kolaborasi dengan Badan Zakat Nasional, BCAS memberikan pemberian alat bantu jalan berupa 6 tongkat dan 3 kursi roda untuk lansia, serta menyediakan layanan cek kesehatan gratis bagi 65 lansia di wilayah Kantor Pusat, Jakarta Timur.

BCAS regularly organizes blood donation drives and free eye health services. The blood donation activity was attended by 204 participants, consisting of BCAS employees and members of the community in the Head Office's surrounding area. In addition, through collaboration with the National Amil Zakat Agency (BAZNAS), BCAS provided mobility assistance devices, including six walking sticks and three wheelchairs for the elderly, and offered free health check-up services for 65 elderly residents in the area surrounding the Head Office in East Jakarta.





## Usaha Konservasi Keanekaragaman Hayati BIODIVERSITY CONSERVATION EFFORTS

BCAS tidak memiliki wilayah operasional yang berada di atau berdekatan dengan kawasan konservasi maupun area dengan keanekaragaman hayati tinggi sehingga aktivitas perbankan Bank tidak menimbulkan dampak signifikan terhadap keanekaragaman hayati. [304-1][304-2]

BCAS tetap menjalankan inisiatif pelestarian lingkungan melalui kegiatan penanaman 1.500 bibit pohon *Multi Purpose Tree Species* (MPTS), yang terdiri dari bibit durian, manglid, dan alpukat. Penanaman dilakukan pada lahan kritis seluas 10,77 hektar yang berlokasi di Cisitu, Sukabumi. Kegiatan ini bertujuan untuk mendukung restorasi lahan, menyediakan habitat bagi satwa liar, serta berkontribusi dalam mitigasi emisi gas rumah kaca. Selain itu, kegiatan ini juga diharapkan dapat memberikan manfaat ekonomi bagi masyarakat sekitar. Alokasi biaya lingkungan untuk kegiatan tersebut tercatat sebesar Rp430,9 juta.



### ▶ Mekanisme Pengaduan Masyarakat

Dalam pelaksanaan TJSL, BCAS mengantisipasi potensi dampak negatif, khususnya terkait pemerataan penerima manfaat. Upaya ini dilakukan melalui kolaborasi dengan pemangku kepentingan serta pengembangan dan perluasan program BCA Syariah Peduli ke berbagai wilayah secara bertahap. Pada 2025, tidak terdapat pengaduan masyarakat maupun pengaduan lingkungan terkait pelaksanaan program TJSL BCAS. Meskipun demikian, BCAS tetap menyediakan saluran komunikasi bagi masyarakat untuk menyampaikan masukan dan keluhan melalui [bcas\\_humas@bcasyariah.co.id](mailto:bcas_humas@bcasyariah.co.id).

BCAS does not operate in or near conservation areas or regions with high biodiversity value. Therefore, the Bank's operational activities do not pose significant impacts on biodiversity. [304-1][304-2]

BCAS continues to implement environmental conservation initiatives through the planting of 1,500 Multi Purpose Tree Species (MPTS) seedlings, consisting of durian, manglid, and avocado. The planting was carried out on 10.77 hectares of degraded land located in Cisitu, Sukabumi. This initiative aims to support land restoration, provide habitats for wildlife, and contribute to greenhouse gas emission mitigation. In addition, the activity is expected to generate economic benefits for surrounding communities. The environmental expenditure allocated for this initiative amounted to Rp430.9 million.



### ▶ Community Grievance Mechanism

In implementing its Social and Environmental Responsibility (CSR) programs, BCAS anticipates potential negative impacts, particularly those related to the equitable distribution of program beneficiaries. These efforts are carried out through collaboration with stakeholders as well as through the gradual development and expansion of the *BCA Syariah Peduli* program to various regions. In 2025, there were no community complaints or environmental grievances related to the implementation of BCAS CSR programs. Nevertheless, BCAS continues to provide communication channels for the public to submit feedback and complaints through [bcas\\_humas@bcasyariah.co.id](mailto:bcas_humas@bcasyariah.co.id).



## Penerapan Budaya *Green Lifestyle* IMPLEMENTATION OF A GREEN LIFESTYLE CULTURE

Green lifestyle ditanamkan kepada seluruh insan BCAS yang diperkuat melalui Memorandum 301/MO/STL/2023 tentang Implementasi Aktivitas *Green Lifestyle* dan khusus untuk kantor cabang diperkuat melalui Memorandum 276/MO/STL/2025 tentang Implementasi Aktivitas *Green Lifestyle* di Cabang BCA Syariah. Aktivitas ini menjadi bagian dari budaya keberlanjutan yang diwujudkan melalui kebiasaan operasional, antara lain:

- Penghentian penyediaan air minum dalam kemasan;
- Penggunaan botol minum pribadi oleh karyawan;
- Pemilahan sampah untuk memudahkan proses pengelolaan dan daur ulang oleh pihak ketiga;
- Peningkatan efisiensi energi melalui pengaturan jam operasional *lift*, penggunaan *automatic switch*, dan kampanye hemat listrik lainnya.

Sejalan dengan penguatan budaya *green lifestyle*, BCAS secara berkelanjutan mensosialisasikan penghematan listrik, air, dan kertas kepada karyawan dan karyawan alih daya melalui berbagai media internal. Media tersebut di antaranya kanal komunikasi internal, termasuk poster, media sosial, pelatihan, dan *workshop*. BCAS juga mengajak pemangku kepentingan, khususnya nasabah, untuk mengadopsi *green lifestyle* melalui konten edukasi pada akun Instagram resmi @bcasyariah.official.

A green lifestyle is instilled among all BCAS personnel, reinforced through Memorandum No. 301/MO/STL/2023 concerning the Implementation of Green Lifestyle Activities, and specifically for branch offices, further strengthened through Memorandum No. 276/MO/STL/2025 concerning the Implementation of Green Lifestyle Activities at BCA Syariah Branches. These activities form part of the sustainability culture, reflected in operational practices, including:

- The discontinuation of bottled drinking water provision;
- The use of personal reusable drinking bottles by employees;
- Waste segregation to facilitate management and recycling by third parties;
- Increased energy efficiency through lift operational scheduling, the use of automatic switches, and other electricity-saving campaigns.

In line with strengthening the green lifestyle culture, BCAS continuously promotes the efficient use of electricity, water, and paper among employees and outsourced workers through various internal media. These include internal communication channels such as posters, social media, training sessions, and workshops. BCAS also encourages stakeholders, particularly customers, to adopt a green lifestyle through educational content shared on its official Instagram account @bcasyariah.official.



# Pengendalian Jejak Karbon

## CARBON FOOTPRINT MANAGEMENT

Dalam mendukung pengurangan jejak karbon, BCAS menerapkan efisiensi penggunaan energi listrik, kertas, dan air, serta pengelolaan limbah perkantoran.

To support the reduction of its carbon footprint, BCAS implements efficiency measures in the use of electricity, paper, and water, as well as proper management of office waste.

### Jumlah dan Intensitas Energi yang Digunakan

Seiring perluasan cakupan penghitungan, lokasi perhitungan pemakaian energi listrik mengalami peningkatan dari tahun ke tahun. Pada 2023, penghitungan dilakukan di 3 gedung Kantor Pusat dan 1 Kantor Cabang, kemudian pada 2024 dan 2025, cakupan kembali diperluas hingga mencakup 3 gedung Kantor Pusat dan 10 Kantor Cabang.

### Total and Intensity of Energy Consumption

In line with the expansion of calculation scope, the locations covered in electricity consumption calculations have increased over the years. In 2023, the calculation covered three Head Office buildings and one branch office. In 2024 and 2025, the scope was further expanded to include three Head Office buildings and ten branch offices.

#### Intensitas Penggunaan Energi Listrik [302-1, 302-3] ELECTRICITY ENERGY INTENSITY [302-1, 302-3]

Uraian Description	Satuan Unit	2025	2024 <sup>1</sup>	2023 <sup>3</sup>
Jumlah pemakaian listrik Electricity consumption	kWh	1.600.723,6	1.641.677,4 <sup>2</sup>	977.848,9
Luas ruangan Area size	m <sup>2</sup>	12.420	12.420	5.884
<b>Intensitas penggunaan energi berdasarkan luas ruangan Energy consumption intensity per m2</b>	<b>kWh/m<sup>2</sup></b>	<b>128,9</b>	<b>132,2<sup>2</sup></b>	<b>166,1</b>
Jumlah karyawan Number of employees	Orang People	692	679	433
<b>Intensitas penggunaan energi listrik berdasarkan jumlah karyawan Energy consumption intensity per employee</b>	<b>kWh/karyawan kWh/employee</b>	<b>2.313,2</b>	<b>2.417,8<sup>2</sup></b>	<b>2.258,3</b>

#### Keterangan:

- <sup>1</sup> Cakupan penghitungan pemakaian listrik di tahun 2023 meliputi 4 gedung milik BCAS, adapun di tahun 2024 dan 2025 meliputi 13 gedung milik BCAS di seluruh Indonesia.
- <sup>2</sup> Terdapat penyajian data kembali untuk pemakaian listrik di tahun 2024 karena koreksi data.
- <sup>3</sup> Terdapat penyajian data kembali untuk pemakaian listrik di tahun 2023 dikarenakan perubahan metode penghitungan, sehingga berdampak pada perubahan jumlah intensitas penggunaan energi berdasarkan luas ruangan dan intensitas penggunaan energi listrik berdasarkan jumlah karyawan.

#### Notes:

- <sup>1</sup> The scope of electricity consumption calculation in 2023 covered four BCAS-owned buildings, while in 2024 and 2025 it expanded to include 13 BCAS-owned buildings across Indonesia.
- <sup>2</sup> There was a restatement of electricity consumption data for 2024 due to data correction.
- <sup>3</sup> There was a restatement of electricity consumption data for 2023 due to changes in the calculation methodology, which affected the reported energy intensity based on floor area and energy intensity based on the number of employees.



## Penggunaan Bahan Bakar Kendaraan Dinas

### FUEL CONSUMPTION FOR OPERATIONAL VEHICLES

Uraian Description	Satuan Unit	2025	2024 <sup>1</sup>	2023 <sup>3</sup>
BBM Jenis Solar Office vehicles' fuel (diesel)	Liter Litre	0	0	8.035,5
BBM Jenis Bensin Office vehicles' fuel (gasoline)		170.500,1	38.618,6	30.604,2
<b>Total Penggunaan BBM</b> <b>Total Fuel Consumption</b>	<b>Liter</b> <b>Litre</b>	<b>170.500,1</b>	<b>38.618,6</b>	<b>38.639,7</b>
Jumlah karyawan Number of employees	Orang Person	<b>841</b>	<b>413</b>	<b>433</b>
<b>Intensitas penggunaan energi BBM berdasarkan jumlah karyawan</b> <b>Fuel consumption intensity per employee</b>	Liter/karyawan Litre/employee	<b>202,7</b>	<b>93,5</b>	<b>89,2</b>

#### Keterangan:

- <sup>1</sup> Cakupan penghitungan penggunaan bahan bakar tahun 2023 dan 2024 meliputi kendaraan operasional di kantor pusat.
- <sup>2</sup> Cakupan penghitungan penggunaan bahan bakar tahun 2025 diperluas, meliputi kendaraan operasional di kantor pusat dan kantor cabang seluruh Indonesia.

#### Notes:

- <sup>1</sup> The scope of fuel consumption calculation in 2023 and 2024 covered operational vehicles at the Head Office.
- <sup>2</sup> In 2025, the calculation scope was expanded to include operational vehicles at the Head Office and all branch offices across Indonesia.

Upaya Bank dalam meningkatkan kesadaran karyawan terhadap penghematan energi tercermin dari penurunan konsumsi listrik pada tahun 2025. Penggunaan listrik tercatat menurun sebesar 40.953,8 kWh, dari 1.641.677,4 kWh di 2024 menjadi 1.600.723,6 kWh pada tahun 2025. Penurunan ini menunjukkan wujud nyata BCAS dalam mendorong perilaku hemat energi di lingkungan kerja. Ke depan, Bank akan terus melanjutkan berbagai inisiatif efisiensi energi, termasuk optimalisasi penggunaan lampu hemat energi. Adapun pada 2025, BCAS belum menggunakan energi terbarukan pada kegiatan operasional.

The Company's efforts to increase employee awareness regarding energy conservation are reflected in the decline in electricity consumption in 2025. Electricity usage decreased by 40,953.8 kWh, from 1,641,677.4 kWh in 2024 to 1,600,723.6 kWh in 2025. This reduction demonstrates BCAS's commitment to promoting energy-saving behavior in the workplace. Moving forward, the Bank will continue to implement various energy efficiency initiatives, including optimizing the use of energy-efficient lighting. As of 2025, BCAS has not yet utilized renewable energy in its operational activities.

## Pengelolaan Penggunaan Air

Sumber air operasional BCAS berasal dari PDAM dan digunakan untuk kebersihan, sanitasi, serta wudu. Adapun peningkatan penggunaan air pada 2025 hingga mencapai 9.595,5 m<sup>3</sup> sejalan dengan bertambahnya jumlah karyawan dan penambahan gedung kantor pusat yang membutuhkan pasokan air bersih untuk operasional harian.

Sebagai bentuk tanggung jawab atas pemanfaatan sumber daya bersama, BCAS mengelola penggunaan air secara lebih efisien melalui perawatan rutin instalasi air dan pelaksanaan kampanye penghematan air. Sosialisasi dilakukan melalui media internal, seperti video dan poster imbauan di area publik, termasuk toilet dan tempat wudu. [\[303-1\]](#)

## Water Usage Management

BCAS's operational water sources are supplied by the municipal water utility (PDAM) and are used for cleaning, sanitation, and ablution (*wudhu*). The increase in water consumption in 2025, reaching 9,595.5 m<sup>3</sup>, is in line with the growth in the number of employees and the addition of head office buildings, which require a greater supply of clean water for daily operations.

As part of its responsibility in managing shared resources, BCAS strives to manage water consumption more efficiently through regular maintenance of water installations and water conservation campaigns. Awareness initiatives are delivered through internal communication media, such as videos and reminder posters placed in public areas, including toilets and ablution areas. [\[303-1\]](#)



**Penggunaan Air** [303-5]  
WATER USAGE [303-5]

**Penggunaan air PDAM**

Water from the Regional Drinking Water Company used

**9.595,5 m<sup>3</sup>**

2025	<div style="width: 100%;"></div>	9.595,5
2024	<div style="width: 43%;"></div>	4.192,2
2023	<div style="width: 32%;"></div>	3.072,9

**Keterangan:**  
Penggunaan air meliputi wilayah Kantor Pusat

**Notes:**  
Water usage covers the Head Office area

**Pengurangan Emisi GRK**

**Mengendalikan Emisi GRK**

Untuk meningkatkan akurasi pelaporan dan pengelolaan emisi GRK, BCAS secara berkelanjutan melakukan pengumpulan dan pemantauan data emisi perusahaan. Pengukuran emisi dilakukan menggunakan Kalkulator Hijau Bank Indonesia. Hasil pengukuran menunjukkan bahwa total emisi cakupan 1 mencapai 435,1 tCO<sub>2</sub>e dan cakupan 2 mencapai 1.264,6 tCO<sub>2</sub>e pada 2025. Inventarisasi emisi dilakukan atas aktivitas operasional perbankan dengan mengacu pada standar internasional, termasuk *Greenhouse Gas Protocol (GHG Protocol)*, serta Kalkulator Hijau Indonesia yang dikeluarkan oleh Bank Indonesia.

**GHG Emissions Reduction**

**Greenhouse Gas (GHG) Emissions Management**

To enhance the accuracy of reporting and management of GHG emissions, BCAS continuously collects and monitors the Company's emission data. Emission measurements are conducted using the Green Calculator developed by Bank Indonesia. The results indicate that BCAS's total Scope 1 emissions reached 435.1 tCO<sub>2</sub>e and Scope 2 emissions reached 1,264.6 tCO<sub>2</sub>e in 2025. The emission inventory is conducted based on the Bank's operational activities in accordance with international standards, including the Greenhouse Gas Protocol (GHG Protocol), as well as the Indonesia Green Calculator issued by Bank Indonesia.

**Cakupan Emisi dan Metodologi Penghitungan**  
EMISSION SCOPE AND CALCULATION METHODOLOGY

**Cakupan Emisi 1**  
Emission scope 1

- Stasioner dan mobile**  
Dihitung berdasarkan pemakaian bahan bakar kendaraan operasional perusahaan dengan acuan faktor emisi dari Kalkulator Hijau Bank Indonesia.  
Calculated based on fuel consumption from the Company's operational vehicles, using emission factors provided in the Bank Indonesia Green Calculator.
- Fugitive**  
Dihitung melalui estimasi kebocoran freon, mengacu pada *Intergovernmental Panel on Climate Change (IPCC Guidelines) AR5*  
Calculated through the estimation of refrigerant (freon) leak, referring to the Intergovernmental Panel on Climate Change (IPCC Guidelines) AR5.



## Cakupan Emisi 2 Emission scope 2

Dihitung berdasarkan konsumsi listrik BCAS dengan acuan faktor emisi dari Kalkulator Hijau Bank Indonesia  
Calculated based on BCAS electricity consumption, using emission factors from the Bank Indonesia Green Calculator

### Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya [305-1, 305-2]

TOTAL AND INTENSITY OF EMISSIONS GENERATED BY TYPE [305-1, 305-2]

Uraian Description	Satuan Unit	2025	2024	2023
Bahan bakar stasioner (solar) <sup>1</sup> Stationary fuel (diesel) <sup>1</sup>	Ton CO <sub>2</sub> e Tons CO <sub>2</sub> e	8,2	0	5,5
Bahan bakar <i>mobile</i> (bensin) <sup>2</sup> Mobile fuel (gasoline) <sup>2</sup>		393,7	89,1	1,2
Kebocoran zat pendingin <sup>3</sup> Refrigerant leakage <sup>3</sup>		33,2	28,2	4,2
<b>Total Emisi GRK Cakupan 1</b> <b>Total Scope-1 GHG Emissions</b>		<b>435,1</b>	<b>117,3</b>	<b>10,9</b>
<b>Intensitas Emisi GRK Cakupan 1 berdasarkan pendapatan operasional</b> <b>Scope 1 GHG Emissions Intensity Based on Operating Revenue</b>	<b>ton CO<sub>2</sub>e/Rp miliar</b> <b>tCO<sub>2</sub>e per Rp billion</b>	<b>0,5</b>	<b>0,2</b>	<b>0,0</b>
Penggunaan listrik PLN <sup>4</sup> Consumption of electricity supplied by the State Electricity Corporation (PLN) <sup>4</sup>	Ton CO <sub>2</sub> e Tons CO <sub>2</sub> e	1.264,6	1.296,95	781,4
<b>Total Emisi GRK Cakupan 2</b> <b>Total Scope-2 GHG Emissions</b>		<b>1.264,6</b>	<b>1.296,9</b>	<b>781,4</b>
<b>Intensitas Emisi GRK Cakupan 2 berdasarkan pendapatan operasional</b> <b>Scope 2 GHG Emissions Intensity Based on Operating Revenue</b>	<b>ton CO<sub>2</sub>e/Rp miliar</b> <b>tCO<sub>2</sub>e per Rp billion</b>	<b>1,5</b>	<b>1,8</b>	<b>1,2</b>

#### Keterangan:

- <sup>1</sup> Tidak ada pembelian solar untuk kebutuhan genset di 2024
- <sup>2</sup> Perhitungan menggunakan konversi liter asumsi pembelian bahan bakar menggunakan faktor emisi Kalkulator Hijau Bank Indonesia
- <sup>3</sup> Perhitungan menggunakan asumsi kaleng freon yang diganti menggunakan faktor emisi IPCC Guidelines AR5
- <sup>4</sup> Perhitungan menggunakan konversi kWh penggunaan listrik menggunakan faktor emisi Kalkulator Hijau Bank Indonesia
- <sup>5</sup> Penyajian data kembali karena koreksi data

#### Notes:

- <sup>1</sup> There was no diesel purchase for generator (genset) needs in 2024.
- <sup>2</sup> The calculation uses liter conversion assumptions for fuel purchases, applying emission factors from the Bank Indonesia Green Calculator.
- <sup>3</sup> The calculation uses assumptions based on the number of refrigerant (freon) cans replaced, applying emission factors from the IPCC Guidelines AR5.
- <sup>4</sup> The calculation uses kWh conversion from electricity consumption, applying emission factors from the Bank Indonesia Green Calculator.
- <sup>5</sup> Data restatement was conducted due to data correction.

BCAS melakukan perluasan cakupan data dalam emisi cakupan 1 yang meliputi kantor pusat dan seluruh cabang. Sementara untuk emisi cakupan 2 masih diperoleh dari emisi 13 gedung milik BCA Syariah seluruh Indonesia. Perhitungan intensitas emisi dilakukan dengan metode rasio antara total emisi dan pendapatan operasional, yang menghasilkan intensitas emisi GRK cakupan 1 sebesar 0,5 ton CO<sub>2</sub>e/Rp miliar dan intensitas emisi GRK cakupan 2 sebesar 1,5 ton CO<sub>2</sub>e/Rp miliar. [305-4]

BCAS expanded the data coverage for Scope 1 emissions to include the head office and all branches. Meanwhile, Scope 2 emissions are still derived from 13 BCA Syariah-owned buildings across Indonesia. Emission intensity is calculated using the ratio of total emissions to operating income, resulting in Scope 1 GHG emission intensity of 0.5 tCO<sub>2</sub>e/Rp billion and Scope 2 GHG emission intensity of 1.5 tCO<sub>2</sub>e/Rp billion. [305-4]

**Inventarisasi Emisi GRK Pembiayaan** [305-3]

Pada 2025, BCAS mulai melakukan perhitungan emisi GRK cakupan 3 pembiayaan yang mencakup 57,7% portofolio pembiayaan di 2024. Pengukuran emisi pembiayaan dilakukan selaras dengan panduan *Climate Risk Management & Scenario Analysis (CRMS)* dari OJK dan mengadopsi metodologi yang diakui secara global, yaitu *Partnership for Carbon Accounting Financials (PCAF)*. Pendekatan perhitungan disesuaikan dengan tingkat ketersediaan dan kualitas data per sektor, dengan memanfaatkan data yang diperoleh dari debitur maupun sumber data sekunder yang kredibel. Pada tahun pelaporan 2025, emisi GRK yang berasal dari pembiayaan BCAS mencapai 391.133 tCO<sub>2</sub>e.

**Financed GHG Emissions Inventory** [305-3]

In 2025, BCAS began calculating Scope 3 financed GHG emissions, covering 57.7% of the financing portfolio in 2024. The measurement of financed emissions was conducted in alignment with the *Climate Risk Management & Scenario Analysis (CRMS)* guidelines issued by the Financial Services Authority (OJK) and adopts the *Partnership for Carbon Accounting Financials (PCAF)*, a globally recognized methodology. The calculation approach is adjusted based on the availability and quality of sector-specific data, utilizing data obtained from debtors as well as credible secondary data sources. In the 2025 reporting year, GHG emissions originating from BCAS financing activities reached 391,133 tCO<sub>2</sub>e.



**Emisi GRK**  
GHG EMISSIONS

**Jumlah Emisi GRK**  
Total GHG emissions

**391.133** tCO<sub>2</sub>eq



**Pertanian, kehutanan, dan perikanan**

Agriculture, Forestry, and Fisheries

**115.745** tCO<sub>2</sub>eq



**Pertambangan dan penggalian**

Mining and Quarrying

**98.434** tCO<sub>2</sub>eq



**Pengadaan listrik, gas, uap/air panas dan udara dingin**

Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply

**8.431** tCO<sub>2</sub>eq



**Konstruksi**  
Construction

**10.789** tCO<sub>2</sub>eq



**Pengangkutan dan pergudangan**  
Transportation and Warehousing

**30.358** tCO<sub>2</sub>eq



**Industri pengolahan**  
Manufacturing

**127.377** tCO<sub>2</sub>eq

**Upaya dan Pencapaian Pengurangan Emisi GRK**

Upaya perusahaan dalam meningkatkan kesadaran karyawan terhadap penghematan energi tercermin dari penurunan konsumsi listrik pada 2025. Penggunaan listrik tercatat sebesar 1.600.723,6 kWh, turun 40.953,8 kWh dibandingkan 1.641.677,4 kWh pada 2024. Penurunan ini menunjukkan penerapan perilaku hemat energi dalam kegiatan operasional. Sejalan dengan hal tersebut, emisi gas rumah kaca (GRK) cakupan 2 yang berasal dari penggunaan listrik tercatat sebesar 1.264,6 tCO<sub>2</sub>e, menurun 2,5% dibandingkan tahun sebelumnya. Di sisi lain, emisi GRK cakupan 1 tercatat sebesar 435,1 tCO<sub>2</sub>e, meningkat dibandingkan 117,3 tCO<sub>2</sub>e pada tahun sebelumnya, yang dipengaruhi oleh peningkatan aktivitas operasional berbasis bahan bakar serta penyempurnaan cakupan perhitungan emisi. Secara keseluruhan, perusahaan terus mendorong efisiensi energi melalui penggunaan lampu hemat energi serta peningkatan kesadaran karyawan terhadap praktik kerja yang lebih ramah lingkungan.

**Mekanisme Pengelolaan Limbah dan Effluen** [306-2]

Sebagian besar limbah operasional BCAS berasal dari pemakaian kertas. Pada 2025, volume limbah kertas di Kantor Pusat tercatat sebesar 1,6 ton, turun dari 3,3 ton pada tahun sebelumnya. Capaian ini merupakan hasil dari kampanye penghematan kertas yang konsisten serta penetapan penghematan kertas sebagai bagian dari *key performance indicator* (KPI) unit kerja Kantor Pusat.

**GHG Emissions Reduction Efforts and Achievements**

The Company's efforts to enhance employee awareness of energy conservation are reflected in the reduction of electricity consumption in 2025. Electricity usage was recorded at 1,600,723.6 kWh, a decrease of 40,953.8 kWh compared to 1,641,677.4 kWh in 2024. This reduction indicates the implementation of energy-saving practices in operational activities. In line with this, Scope 2 greenhouse gas (GHG) emissions from electricity consumption amounted to 1,264.6 tCO<sub>2</sub>e, decreasing by 2.5% compared to the previous year. On the other hand, Scope 1 GHG emissions amounted to 435.1 tCO<sub>2</sub>e, increasing from 117.3 tCO<sub>2</sub>e in the previous year, mainly driven by higher fuel-based operational activities and improvements in the emission calculation scope. Overall, the Company continues to promote energy efficiency through the use of energy-efficient lighting and by strengthening employee awareness of environmentally responsible work practices.

**Waste and Effluent Management Mechanism** [306-2]

Most of BCAS's operational waste originates from paper usage. In 2025, the volume of paper waste at the Head Office was recorded at 1.6 tons, decreasing from 3.3 tons in the previous year. This achievement reflects the results of consistent paper-saving campaigns and the establishment of paper reduction as part of the Head Office work unit's key performance indicators (KPIs).

## Jumlah Limbah yang Dihasilkan Berdasarkan Jenis

TOTAL WASTE GENERATED BY TYPE

Uraian Description	Satuan Unit	2025	2024	2023
Volume kertas terpakai Volume of paper used	Ton	1,6	3,3	5,7
Biaya pengadaan kertas Paper procurement cost	Rp	24.756.516	50.605.000	51.502.126

### Keterangan:

Penghitungan pemakaian kertas mencakup 1 Kantor Pusat.

### Notes:

Paper consumption calculations cover the Head Office only.

BCAS secara berkelanjutan melakukan penghematan kertas dengan mengoptimalkan transaksi perbankan digital dan digitalisasi proses internal. Penggunaan *Human Resources Information System* (HRIS) untuk berbagai kebutuhan administrasi kepegawaian, penerapan tanda tangan digital, *e-filing*, serta penyimpanan dokumen berbasis *cloud* telah berjalan efektif dalam menekan penggunaan kertas. Selain itu, BCAS mendorong penggunaan kembali kertas bekas pakai untuk dokumentasi internal dan memperkuat internalisasi perilaku hemat kertas melalui media sosial internal. Pengumpulan limbah kertas dilaksanakan secara internal dan jumlahnya dipantau secara berkala dalam rapat bulanan pencapaian RAKB. Saat ini, limbah kertas dipilah dan disalurkan kepada pengepul, dengan rencana pengembangan kerja sama pengelolaan limbah bersama pihak ketiga di masa mendatang.

BCAS continuously implements paper reduction initiatives by optimizing digital banking transactions and the digitalization of internal processes. The implementation of the Human Resources Information System (HRIS) for various employee administrative needs, the use of digital signatures, e-filing, and cloud-based document storage have been effective in reducing paper usage. In addition, BCAS encourages the reuse of used paper for internal documentation and strengthens the internalization of paper-saving behavior through internal social media channels. Paper waste is collected internally, and the volume is monitored regularly during monthly meetings on RAKB progress. Currently, paper waste is sorted and distributed to collectors, with plans to develop waste management collaboration with third parties in the future.

## Jumlah Efluen yang Dihasilkan Berdasarkan Jenis <sup>[303-2]</sup>

Hingga akhir periode pelaporan, BCAS belum melakukan pengukuran air limbah domestik. Limbah cair yang dihasilkan dari kegiatan operasional tidak mengandung B3 dan tidak berdampak negatif terhadap lingkungan. Selain itu, selama periode pelaporan tidak terdapat kejadian tumpahan limbah cair atau bahan berbahaya di lingkungan kerja BCAS.

## Total Effluent Generated by Type <sup>[303-2]</sup>

As of the end of the reporting period, BCAS has not yet conducted measurements of domestic wastewater. Liquid waste generated from operational activities does not contain hazardous and toxic materials (B3) and does not pose negative environmental impacts. Furthermore, during the reporting period, no incidents of liquid waste spills or hazardous material spills occurred within the BCAS work environment.

## Pengelolaan Sampah Berkelanjutan

Sebagai bagian dari upaya daur ulang material, BCAS berkolaborasi dengan desainer lokal untuk mengolah kembali seragam karyawan yang tidak terpakai menjadi kain bernilai. Tahun 2025, BCA Syariah berkolaborasi dengan *designer Circular Fashion* Indonesia, Adrie Basuki untuk menciptakan kain batik dengan makna khusus yang terinspirasi dari gambar seniman penyandang disabilitas autisme Oliver Wihardja. Kain hasil daur ulang tersebut kemudian dimanfaatkan sebagai seragam Pengurus BCAS dalam pemotretan Laporan Tahunan dan Laporan Keberlanjutan 2025.

## Sustainable Waste Management

As part of its material recycling efforts, BCAS collaborates with local designers to repurpose unused employee uniforms into value-added fabrics. In 2025, BCA Syariah collaborated with Circular Fashion Indonesia designer Adrie Basuki, to create batik fabric with a unique meaning inspired by artwork from Oliver Wihardja, an artist with autism. The recycled fabric was then used as the official attire for BCAS management during the 2025 Annual Report and Sustainability Report photoshoot.



Dalam rangka menumbuhkan kesadaran akan pentingnya pengelolaan limbah secara bertanggung jawab, BCAS juga turut menyelenggarakan *workshop* daur ulang dengan peserta internal dan eksternal bank, peningkatan kesadaran terhadap pengolahan dan pemanfaatan sampah juga diselenggarakan dalam bentuk kompetisi internal bertajuk: *Upcycle Challenge: Ubah Sampah jadi Karya* dengan melibatkan seluruh karyawan baik di kantor pusat maupun cabang.

Melalui kegiatan ini, peserta diajak untuk mempelajari cara mengolah kain bekas dan memanfaatkannya kembali menjadi produk yang bernilai. *Workshop* tersebut menjadi sarana edukasi sekaligus inspirasi bagi karyawan untuk lebih memahami konsep pemanfaatan kembali material serta pentingnya praktik keberlanjutan dalam kehidupan sehari-hari. Lebih lanjut, BCAS memperluas *workshop* daur ulang bersama dengan peserta yang terdiri dari 40 wartawan.



To raise awareness about the importance of responsible waste management, BCA Syariah also organized recycling workshops involving both internal and external participants. Efforts to increase awareness regarding waste processing and utilization were also implemented through an internal competition titled *Upcycle Challenge: Turning Waste into Creative Works*, involving employees from both Head Office and branch offices.

Through this initiative, participants learned how to process and repurpose used fabrics into value-added products. The workshop served as both an educational platform and a source of inspiration for employees, helping them better understand the concept of material reuse and the importance of sustainable practices in everyday life. Furthermore, BCAS expanded the recycling workshop by involving 40 journalists as participants.





# TENTANG LAPORAN KEBERLANJUTAN

## ABOUT THE SUSTAINABILITY REPORT

BCAS menyajikan Laporan Keberlanjutan 2025 yang komprehensif, transparan, dan terverifikasi, mencakup kinerja ekonomi, lingkungan, sosial, dan tata kelola, serta topik material yang relevan dengan dinamika bisnis dan pemangku kepentingan.

BCAS presents a comprehensive, transparent, and verified 2025 Sustainability Report, covering economic, environmental, social, and governance performance, as well as material topics relevant to business dynamics and stakeholders.

# Profil Laporan

## REPORT PROFILE



### Kontak Laporan

#### REPORT CONTACT [2-3]

Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan,  
Komunikasi Korporasi dan Kesekretariatan  
Department of Economic, Social, and Environmental Sustainability  
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Laporan Keberlanjutan 2025 disusun sebagai laporan terpisah yang melengkapi Laporan Tahunan 2025. Laporan ini memuat informasi kinerja ekonomi serta kinerja lingkungan, sosial, dan tata kelola (ESG) BCAS. Cakupan data meliputi periode 1 Januari–31 Desember 2025, dengan penyajian data pembandingan untuk dua tahun sebelumnya. Laporan ini merupakan kelanjutan dari Laporan Keberlanjutan yang diterbitkan pada April 2025. [2-3]

BCAS merupakan anak perusahaan PT Bank Central Asia Tbk (BCA) dan tidak memiliki entitas anak. Data dan informasi dalam laporan ini bersumber dari Kantor Pusat dan Kantor Cabang serta telah melalui proses validasi oleh unit kerja terkait. Penyajian kembali (*restatement*) dilakukan atas beberapa data, meliputi penyaluran dana KUB tahun 2023 karena penyesuaian klasifikasi produk, persentase pengurus berdasarkan jenis kelamin serta rentang usia 45–<55 tahun dan ≥55 tahun karena koreksi data, jumlah pemasok lokal seiring perubahan metode klasifikasi, jumlah dan intensitas penggunaan listrik karena perbedaan metode penghitungan dan koreksi data, frekuensi transaksi cabang karena penyesuaian metode penarikan data, serta realisasi pelatihan karena perubahan metode perhitungan. [2-2] [2-4]

Penyusunan Laporan Keberlanjutan ini mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 serta Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 16/SEOJK.04/2021. Selain itu, laporan disusun dengan merujuk pada Standar *Global Reporting Initiative* (GRI) menggunakan ketentuan “with reference to” serta GRI-G4 *Financial Sector Supplement Disclosures* (FSSS).

The 2025 Sustainability Report is prepared as a separate report that complements the 2025 Annual Report. This report presents information on BCAS’ economic performance as well as its environmental, social, and governance (ESG) performance. The data coverage spans the period from 1 January to 31 December 2025, with comparative data presented for the previous two years. This report represents a continuation of the Sustainability Report published in April 2025. [2-3]

BCAS is a subsidiary of PT Bank Central Asia Tbk (BCA) and does not have any subsidiaries. The data and information presented in this report are sourced from the Head Office and Branch Offices and have undergone validation by the relevant work units. Several data points have been restated, including 2023 sustainable financing (KUB) disbursement due to adjustments in product classification, management composition by gender and age group (45–<55 years and ≥55 years) due to data corrections, the number of local suppliers following changes in classification methodology, electricity consumption and intensity due to differences in calculation methods and data corrections, branch transaction frequency due to adjustments in data extraction methods, and training realization due to changes in calculation methodology. [2-2] [2-4]

The preparation of this Sustainability Report refers to Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 and Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021. In addition, the report is prepared with reference to the *Global Reporting Initiative* (GRI) Standards, using the “with reference to” option, as well as the GRI-G4 *Financial Sector Supplement Disclosures* (FSSS).

Seluruh data dan informasi dalam laporan telah melalui proses validasi oleh unit kerja terkait serta memperoleh persetujuan Direksi. Laporan ini diverifikasi oleh pihak independen PT Sejahtera Rambah Asia (SRAI), dan *assurance statement* dilampirkan di akhir laporan ini. Proses penunjukan penjamin dilakukan secara independen, tanpa benturan kepentingan maupun hubungan bisnis dengan BCAS, dan telah mendapatkan persetujuan Direktur. [2-5][2-14]

All data and information presented in this report have been validated by the relevant work units and have received approval from the Board of Directors. This report has been verified by an independent party PT Sejahtera Rambah Asia (SRAI), and the assurance statement is presented at the end of this report. The appointment process of the assurer was conducted independently, without any conflict of interest or business relationship with BCAS, and has obtained approval from the Director. [2-5][2-14]

## Topik Material

### MATERIAL TOPICS

Penentuan topik material dalam Laporan Keberlanjutan 2025 mengacu pada penilaian materialitas dilakukan pada periode sebelumnya, melalui *in-depth interview* yang melibatkan perwakilan seluruh kelompok pemangku kepentingan. Kami menilai bahwa topik material yang disampaikan masih relevan dengan operasional dan strategi BCAS. Pada tahun pelaporan, BCAS melakukan kaji ulang atas topik material tersebut untuk memastikan kesesuaiannya dengan dinamika bisnis, perkembangan regulasi, serta isu-isu signifikan yang menjadi perhatian manajemen dan pemangku kepentingan internal maupun eksternal. Sehubungan dengan hasil kaji ulang tersebut, tidak terdapat perubahan topik material dibandingkan periode sebelumnya. Seluruh topik material yang disajikan dalam laporan ini telah disetujui oleh Direksi. [2-12][3-1][3-2]

The determination of material topics in the 2025 Sustainability Report refers to the materiality assessment conducted in the previous period through in-depth interviews involving representatives from all stakeholder groups. We consider that the material topics identified remain relevant to BCAS's operations and strategy. During the reporting year, BCAS conducted a review of these material topics to ensure their alignment with business dynamics, regulatory developments, and significant issues of concern to both management and internal and external stakeholders. Based on the results of this review, no changes were made to the material topics compared to the previous reporting period. All material topics presented in this report have been approved by the Board of Directors. [2-12][3-1][3-2]

#### Proses Penentuan Topik Material [3-1] PROCESS FOR DETERMINING MATERIAL TOPICS [3-1]



### 1. Memahami Konteks Keberlanjutan

BCAS melibatkan karyawan sebagai pemangku kepentingan internal untuk menyamakan pemahaman terkait konteks keberlanjutan di industri perbankan syariah dan keuangan berkelanjutan sebelum mendiskusikan topik material. Sebagai rujukan, Bank turut mempertimbangkan standar sektor keuangan yang relevan, antara lain GRI, SASB, dan SUSBA, dalam proses identifikasi isu material.

### 1. Understanding the Sustainability Context

BCAS involved employees as internal stakeholders to establish a common understanding of the sustainability context in the Islamic banking industry and sustainable finance before discussing material topics. As references, the Bank also considered relevant financial sector standards, including GRI, SASB, and SUSBA, in the process of identifying material issues.

### 2. Identifikasi Isu-isu Signifikan

BCAS mengidentifikasi isu-isu signifikan, perhatian utama, serta aspek kritis yang relevan dalam konteks keberlanjutan sektor perbankan syariah. Topik material yang ada belum dilakukan kaji ulang, proses identifikasi isu signifikan mempertimbangkan perkembangan bisnis, perubahan regulasi, serta tren ekonomi yang berpotensi memengaruhi pemangku kepentingan.

### 2. Identification of Significant Issues

BCAS identifies significant issues, key concerns, and critical aspects relevant to the sustainability context of the sharia banking sector. As the existing material topics have not yet undergone reassessment, the identification of significant issues considers business developments, regulatory changes, and economic trends that may potentially affect stakeholders.

### 3. Penilaian Topik Material

BCAS melakukan penilaian atas isu dan topik material dengan pendekatan materialitas tunggal (*single materiality*) yang berfokus pada identifikasi dampak ekonomi, lingkungan, dan sosial yang signifikan dari kegiatan usaha Bank. Proses penilaian materialitas dilaksanakan melalui *in-depth interview* dengan perwakilan seluruh kelompok pemangku kepentingan internal dan eksternal.

### 3. Assessment of Material Topics

BCAS assesses issues and material topics using a single materiality approach, focusing on identifying significant economic, environmental, and social impacts arising from the Bank's business activities. The materiality assessment process was conducted through in-depth interviews with representatives from all internal and external stakeholder groups.

### 4. Prioritisasi Topik Material

Penentuan prioritas topik material mempertimbangkan hasil masukan pemangku kepentingan serta masukan dari mitra independen yang bertindak sebagai *sustainability expert*. Topik-topik prioritas yang dihasilkan kemudian diajukan kepada Direktur yang membawahi ESG, dengan koordinasi oleh Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi Korporasi dan Kesekretariatan.

### 4. Prioritization of Material Topics

The prioritization of material topics considers input from stakeholders as well as feedback from an independent partner acting as a sustainability expert. The prioritized topics were subsequently submitted to the Director overseeing ESG, coordinated by the Department of Economic, Social & Environmental Sustainability Management, Corporate Communications, and Secretariat Affairs.

## ▶ Pengelolaan Topik Material [3-2][3-3]

BCAS mengelola topik material dengan memetakan isu signifikan dan mengidentifikasi dampak bisnis terhadap lingkungan dan pemangku kepentingan, termasuk dampak integrasi ESG terhadap kinerja Perusahaan. Bank juga menetapkan langkah mitigasi dan strategi pengelolaan yang diselaraskan dengan SDGs.

## ▶ Management of Material Topics [3-2][3-3]

BCAS manages material topics by mapping significant issues and identifying business impacts on the environment and stakeholders, including the impacts of ESG integration on the Company's performance. The Bank also establishes mitigation measures and management strategies aligned with the Sustainable Development Goals (SDGs).

**Topik Material**  
MATERIAL TOPIC

**Keamanan Data dan Privasi Nasabah**  
Customer Data Security and Privacy



**Isu Signifikan**

- Sistem manajemen keamanan siber dan perlindungan data pribadi nasabah
- Pengembangan dan peningkatan infrastruktur TI dan perbankan digital

**Significant Issues**

- Cybersecurity management system and protection of customers' personal data
- Development and enhancement of IT infrastructure and digital banking systems

**Identifikasi Dampak Positif dan Negatif**

Keamanan data pribadi merupakan hak privasi nasabah. Kebocoran data dapat mengakibatkan kerugian finansial bagi bank dan nasabah, serta dapat menurunkan reputasi Bank. Namun dengan mengelola keamanan dana dan privasi nasabah, Bank dapat meningkatkan kepercayaan nasabah sehingga berpeluang meningkatkan volume transaksi dan kinerja keuangan.

**Identification of Positive and Negative Impacts**

Personal data security is a fundamental aspect of customer privacy rights. Data breaches may result in financial losses for both the Bank and its customers, and may also damage the Bank's reputation. Conversely, by effectively managing the security of funds and customer data privacy, the Bank can strengthen customer trust, which may lead to increased transaction volumes and improved financial performance.

**Pemangku Kepentingan yang Berpotensi Terdampak**  
Karyawan, Nasabah

**Potentially Affected Stakeholders**  
Employees, Customers

**Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material**

Pemantauan dan evaluasi atas efektivitas sistem keamanan data dan perlindungan privasi nasabah melibatkan Satuan Kerja Teknologi Informasi dan Operasi Perbankan, khususnya fungsi IT Security. Pengelolaan keamanan TI dilaksanakan melalui asesmen internal yang dilakukan sebanyak 4 kali dalam setahun serta asesmen eksternal oleh pihak independen sekurang-kurangnya satu kali setiap tahun. BCAS secara rutin menyelenggarakan pelatihan bersertifikasi terkait keamanan TI bagi seluruh karyawan serta melakukan edukasi keamanan siber kepada nasabah.

**Monitoring and Evaluation of the Effectiveness of Material Topic Management**

Monitoring and evaluation of the effectiveness of the data security system and customer privacy protection involve the Information Technology and Banking Operations Work Unit, particularly the IT Security function. IT security management is implemented through internal assessments conducted four times per year as well as external assessments by an independent party at least once annually. BCAS also regularly organizes certified IT security training for all employees and conducts cybersecurity awareness programs for customers.

**Pengelolaan Dampak**

- Evaluasi, *enhancement* dan modernisasi sistem TI secara berkala
- Pelatihan dan sosialisasi terkait kejahatan keuangan kepada karyawan dan nasabah
- Edukasi kepada nasabah tentang pentingnya menjaga data pribadi
- Pengembangan mekanisme respons insiden keamanan siber

**Impact Management**

- Periodic evaluation, enhancement, and modernization of IT systems
- Training and awareness programs on financial crimes for employees and customers
- Customer education on the importance of protecting personal data
- Development of cybersecurity incident response mechanisms

**Kebijakan**

Kebijakan internal BCAS terkait penjaminan keamanan data dan privasi nasabah adalah sebagai berikut:

- Surat Keputusan 068/SK/DIR/2024 tentang Ketentuan Pelindungan Data Pribadi

**Policies**

BCAS' internal policies related to ensuring the security of customer data and privacy include the following:

- Board of Directors Decree No. 068/SK/DIR/2024 on Personal Data Protection Provisions

- Surat Keputusan 056/SK/DIR/2024 tentang Ketentuan Pelindungan Konsumen dan Masyarakat yang disesuaikan melalui 064/SK/DIR/2024 tentang Penyesuaian Ketentuan Pelindungan Konsumen dan Masyarakat
- Surat Edaran 127/SE/STL/2024 tentang Pencatatan Pemrosesan Data Pribadi melalui ROPA dan DPIA
- Surat Edaran 109/SE/STL/2024 tentang Permintaan Akses Subjek Data Pribadi (*Data Subject Access Request*)
- Surat Keputusan 049/SK/DIR/2024 tentang Ketentuan Keterbukaan Informasi PT Bank BCA Syariah
- Surat Keputusan 046/SK/DIR/2024 tentang Struktur Organisasi Satuan Kerja Teknologi Informasi dan Logistik
- Memorandum 410/MO/STL/2024 tentang ketentuan mengenai Register Hak Akses Aplikasi dan Daftar Aplikasi Non User ID Domain

- Board of Directors Decree No. 056/SK/DIR/2024 on Consumer and Public Protection Provisions, adjusted through Board of Directors Decree No. 064/SK/DIR/2024 on the Revision of Consumer and Public Protection Provisions
- Circular Letter No. 127/SE/STL/2024 on Personal Data Processing Records through ROPA and DPIA
- Circular Letter No. 109/SE/STL/2024 on Data Subject Access Requests
- Board of Directors Decree No. 049/SK/DIR/2024 on Information Disclosure Provisions of PT Bank BCA Syariah
- Board of Directors Decree No. 046/SK/DIR/2024 on the Organizational Structure of the Information Technology and Logistics Unit
- Memorandum No. 410/MO/STL/2024 on the Application Access Rights Register and Non-Domain User ID Application List

#### Komitmen dan Target

- Sertifikasi ISO 27001:2022 tentang Sistem Manajemen Keamanan Informasi (SMKI)
- Nihil kasus kebocoran, pencurian, dan kehilangan data pribadi nasabah

#### Commitments and Targets

- ISO 27001:2022 Certification on the Information Security Management System (ISMS)
- Zero incidents of customer personal data breaches, theft, or loss

### Aksi iklim Climate Action



#### Isu Signifikan

- Pengelolaan portofolio pembiayaan KUBL
- Persiapan penerapan TKBI, CRMS, dan CRST
- Pengurangan emisi GRK di operasional Bank
- Pengelolaan penggunaan energi
- Risiko/pelebaran keuangan akibat perubahan iklim

#### Significant Issues

- Management of Sustainable Business Activities (KUBL) Financing portfolio
- Preparation for the implementation of TKBI, CRMS, and CRST
- Reduction of greenhouse gas (GHG) emissions in the Bank's operations
- Energy consumption management
- Financial risks and opportunities arising from climate change

#### Identifikasi Dampak Positif dan Negatif

Perubahan iklim berpotensi memengaruhi keberlanjutan usaha perbankan syariah melalui risiko fisik dan risiko transisi yang berdampak pada kualitas pembiayaan, nilai agunan, serta kesinambungan usaha nasabah dalam jangka menengah hingga panjang. Di sisi lain, transisi menuju ekonomi yang lebih berkelanjutan juga menghadirkan peluang finansial yang sejalan dengan prinsip syariah, khususnya melalui pembiayaan pada sektor-sektor yang adaptif dan memberikan dampak positif.

#### Identification of Positive and Negative Impacts

Climate change may affect the sustainability of sharia banking businesses through physical and transition risks, which may impact financing quality, collateral value, and the long-term business continuity of customers. On the other hand, the transition toward a more sustainable economy also creates financial opportunities aligned with sharia principles, particularly through financing for sectors that are adaptive and generate positive impacts.

**Pemangku Kepentingan yang Berpotensi Terdampak**  
Pemegang Saham, Regulator, Karyawan, Nasabah, Mitra Bisnis/Pemasok/Vendor, Masyarakat

**Potentially Affected Stakeholders**  
Shareholders, Regulators, Employees, Customers, Business Partners/Suppliers/Vendors, and Communities

**Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material**

Pemantauan dan evaluasi atas efektivitas integrasi aksi iklim dalam kegiatan bisnis dan operasional BCAS dilaksanakan oleh Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi dan Kesekretariatan. Dalam pengelolaan portofolio hijau serta analisis risiko iklim, departemen tersebut berkoordinasi dengan Satuan Kerja Analisis Risiko Pembiayaan dan Satuan Kerja Manajemen Risiko.

**Monitoring and Evaluation of the Effectiveness of Material Topic Management**

Monitoring and evaluation of the effectiveness of climate action integration into BCAS's business activities and operations are carried out by the Department of Economic, Social & Environmental Sustainability Management, Communications, and Secretariat Affairs. In managing the green financing portfolio and conducting climate risk analysis, the department coordinates with the Financing Risk Analysis Unit and the Risk Management Unit.

**Pengelolaan Dampak**

- Pemetaan pembiayaan berdasarkan kerentanan sektor usaha terhadap perubahan iklim
- Diversifikasi portofolio pembiayaan Kegiatan Usaha Berwawasan Lingkungan (KUBL)
- Persiapan implementasi analisis risiko iklim
- Penyusunan strategi adaptasi terhadap perubahan regulasi
- Efisiensi energi dan penerapan budaya *green lifestyle* di lingkungan kantor
- Kegiatan tanggung jawab lingkungan melalui program BCA Syariah Peduli

**Impact Management**

- Mapping financing portfolios based on the vulnerability of business sectors to climate change
- Diversification of the Sustainable Financing portfolio
- Preparation for the implementation of climate risk analysis
- Development of adaptation strategies in response to regulatory changes
- Energy efficiency initiatives and the implementation of a green lifestyle culture within office environments
- Environmental responsibility initiatives through the BCA Syariah Peduli program

**Kebijakan**

Kebijakan internal BCAS terkait aksi iklim adalah sebagai berikut:

- Surat Edaran 089/SE/STL/2025 tentang Pedoman Pemetaan Portofolio Nasabah Pembiayaan Produktif BCA Syariah sesuai dengan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI)
- Surat Edaran 103/SE/STL/2025 tentang Pedoman *Climate Risk Management and Scenario Analysis* (CRMS) BCA Syariah
- Surat Keputusan 027/SK/DIR/2024 tentang Ketentuan Tanggung Jawab Sosial dan Lingkungan BCA Syariah
- Surat Edaran 028/SE/STL/2024 tentang Mekanisme Pelaksanaan Tanggung Jawab Sosial dan Lingkungan BCA Syariah
- Memorandum 301/MO/STL/2023 tentang Implementasi Aktivitas *Green Lifestyle*.
- Surat Keputusan 078/SK/DIR/2024 tentang Larangan Dalam Penyaluran Pembiayaan (*Exclusion List*)
- Surat Edaran 068/SE/STL/2021 tentang Pedoman Pemetaan Portofolio Pembiayaan BCA Syariah Sesuai Dengan Kategori Kegiatan Usaha Berkelanjutan

**Policies**

BCAS' internal policies related to climate action include the following:

- Circular Letter No. 089/SE/STL/2025 on Guidelines for Mapping Productive Financing Customer Portfolios in accordance with the Indonesia Sustainable Finance Taxonomy (TKBI)
- Circular Letter No. 103/SE/STL/2025 on Guidelines for Climate Risk Management and Scenario Analysis (CRMS) of BCA Syariah
- Board of Directors Decree No. 027/SK/DIR/2024 on BCA Syariah Social and Environmental Responsibility Provisions
- Circular Letter No. 028/SE/STL/2024 on the Implementation Mechanism for BCA Syariah Social and Environmental Responsibility
- Memorandum No. 301/MO/STL/2023 on the Implementation of Green Lifestyle Activities
- Board of Directors Decree No. 078/SK/DIR/2024 on Prohibited Activities in Financing Distribution (*Exclusion List*)
- Circular Letter No. 068/SE/STL/2021 on Guidelines for Mapping BCA Syariah Financing Portfolios Based on Sustainable Business Activity Categories

### Komitmen dan Target

- Pemetaan 250 nasabah pembiayaan utama berdasarkan THI
- Pemetaan dan pelaporan nasabah pembiayaan berdasarkan TKBI terhadap sektor energi dan sektor Agriculture, Forestry, and Land Use (AFOLU)
- Pelaporan hasil implementasi CRMS yang mencakup 57,7% portofolio pembiayaan BCA Syariah.
- Penghitungan emisi GRK cakupan 1 meliputi kantor pusat dan seluruh kantor cabang, serta emisi GRK cakupan 2 meliputi 13 gedung milik BCAS di seluruh Indonesia

### Commitments and Targets

- Mapping of 250 key financing customers based on the Indonesia Green Taxonomy (THI)
- Mapping and reporting of financing customers based on the TKBI for the energy sector and the Agriculture, Forestry, and Land Use (AFOLU) sector
- Reporting of CRMS implementation results covering 57.7% of BCA Syariah's financing portfolio.
- The calculation of Scope 1 GHG emissions covers the head office and all branch offices, while Scope 2 GHG emissions cover 13 BCAS-owned buildings across Indonesia.

## Kinerja Ekonomi Economic Performance



### Isu Signifikan

Nilai ekonomi langsung yang dihasilkan dan didistribusikan

### Significant Issues

Direct economic value generated and distributed

### Identifikasi Dampak Positif dan Negatif

Kinerja ekonomi yang baik dapat meningkatkan daya saing perusahaan, memenuhi ekspektasi regulator dan investor pada praktik bisnis yang beretika, serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

### Identification of Positive and Negative Impacts

Strong economic performance can enhance the Company's competitiveness, meet the expectations of regulators and investors regarding ethical business practices, and create long-term value for all stakeholders.

### Pemangku Kepentingan yang Berpotensi Terdampak

Pemegang Saham, Regulator, Karyawan, Nasabah, Mitra Bisnis/Pemasok/Vendor

### Potentially Affected Stakeholders

Shareholders, Regulators, Employees, Customers, Business Partners/Suppliers/Vendors

### Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material

Evaluasi pencapaian kinerja keuangan dan target perusahaan dilakukan oleh Satuan Kerja Perencanaan Perusahaan, Keuangan dan Tresuri, dengan pelaporan berkala kepada Direksi sebagai dasar pengambilan keputusan strategis. Fungsi pengawasan dijalankan oleh Dewan Komisaris dan Dewan Pengawas Syariah, termasuk melalui Komite Audit dan Komite Pemantau Risiko, untuk memastikan strategi bisnis berjalan efektif dalam mencapai kinerja ekonomi yang berkelanjutan. Untuk menjaga kredibilitas dan akuntabilitas laporan, BCAS menunjuk auditor eksternal independen dalam melakukan audit atas Laporan Keuangan.

### Monitoring and Evaluation of the Effectiveness of Material Topic Management

The evaluation of financial performance achievements and corporate targets is carried out by the Corporate Planning, Finance, and Treasury Unit, with periodic reporting to the Board of Directors as a basis for strategic decision-making. The supervisory function is performed by the Board of Commissioners and the Sharia Supervisory Board, including through the Audit Committee and the Risk Monitoring Committee, to ensure that business strategies are effectively implemented in achieving sustainable economic performance. To maintain the credibility and accountability of financial reporting, BCAS appoints an independent external auditor to audit the Company's Financial Statements.

### Pengelolaan Dampak

- Rencana Bisnis Bank (RBB)
- Rencana Aksi Keuangan Berkelanjutan (RAKB)

### Impact Management

- Bank Business Plan (RBB)
- Sustainable Finance Action Plan (SFAP)

### Kebijakan

Kebijakan internal BCAS terkait kinerja ekonomi adalah sebagai berikut:

- Rencana Bisnis Bank 2026-2028
- Rencana Aksi Keuangan Berkelanjutan tahun 2026
- Surat Keputusan 004/SK/DIR/2024 tentang Struktur Organisasi Satuan Kerja Perencanaan Perusahaan, Keuangan dan Tresuri
- Surat Keputusan 078/SK/DIR/2024 tentang Larangan Dalam Penyaluran Pembiayaan (*Exclusion List*)
- Surat Keputusan No.036/SK/DIR/2025 tentang Kebijakan Dasar Pembiayaan Bank tahun 2025
- Surat Edaran 089/SE/STL/2025 tentang Pedoman Pemetaan Portofolio Nasabah Pembiayaan Produktif BCA Syariah sesuai dengan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI)

### Policies

BCAS' internal policies related to economic performance include the following:

- Bank Business Plan (RBB) 2026–2028
- Sustainable Finance Action Plan (SFAP) 2026
- Board of Directors Decree No. 004/SK/DIR/2024 on the Organizational Structure of the Corporate Planning, Finance, and Treasury Unit
- Board of Directors Decree No. 078/SK/DIR/2024 on Prohibited Activities in Financing Distribution (*Exclusion List*)
- Board of Directors Decree No. 036/SK/DIR/2025 concerning the Bank's Basic Financing Policy for 2025
- Circular Letter No. 089/SE/STL/2025 on Guidelines for Mapping Productive Financing Customer Portfolios in accordance with the Indonesia Sustainable Finance Taxonomy (TKBI)

### Komitmen dan Target

Melaksanakan strategi bisnis dan keuangan berkelanjutan serta mencapai target yang telah ditetapkan di dalam RBB dan RAKB.

### Commitments and Targets

Implementing sustainable business and financial strategies and achieving the targets set out in the Bank Business Plan (RBB) and Sustainable Finance Action Plan (SFAP).

## Literasi Keuangan Financial Literacy



### Isu Signifikan

- Inovasi program literasi keuangan
- Peningkatan realisasi partisipan kegiatan edukasi keuangan

### Significant Issues

- Innovation in financial literacy programs
- Increase in the number of participants in financial education activities

### Identifikasi Dampak Positif dan Negatif

Literasi keuangan syariah yang baik dapat meningkatkan pemahaman masyarakat tentang pengelolaan keuangan sesuai prinsip syariah serta mendorong inklusi keuangan. Dalam jangka Panjang, pengelolaan literasi keuangan dapat mendorong pengelolaan keuangan yang lebih baik dan meningkatkan jumlah nasabah.

### Identification of Positive and Negative Impacts

Strong sharia financial literacy can enhance public understanding of financial management in accordance with sharia principles and encourage financial inclusion. In the long term, effective financial literacy initiatives can promote better financial management practices and increase the number of customers.

### Pemangku Kepentingan yang Berpotensi Terdampak Nasabah, Masyarakat

### Potentially Affected Stakeholders Customers, Communities

### Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material

Unit kerja yang terlibat dalam pemantauan dan evaluasi atas efektivitas program literasi keuangan adalah Departemen Pengelolaan Keberlanjutan Ekonomi, Sosial & Lingkungan, Komunikasi dan Kesekretariatan.

### Monitoring and Evaluation of the Effectiveness of Material Topic Management

The work unit involved in monitoring and evaluating the effectiveness of financial literacy programs is the Economic, Social & Environmental Sustainability Management, Communications, and Secretariat Affairs Department.

### Pengelolaan Dampak

- Edukasi dalam rangka meningkatkan literasi keuangan syariah melalui Program BCA Syariah Peduli
- Layanan konsultasi nasabah terkait produk dan jasa keuangan syariah
- Informasi produk dan layanan perbankan yang jelas dan transparan

### Kebijakan

Kebijakan internal BCAS terkait literasi keuangan adalah sebagai berikut:

- Surat Keputusan 056/SK/DIR/2024 tentang Ketentuan Pelindungan Konsumen dan Masyarakat yang disesuaikan melalui 064/SK/DIR/2024 tentang Penyesuaian Ketentuan Pelindungan Konsumen dan Masyarakat
- Surat Keputusan 027/SK/DIR/2024 tentang Ketentuan Tanggung Jawab Sosial dan Lingkungan BCA Syariah
- Surat Edaran 028/SE/STL/2024 tentang Mekanisme Pelaksanaan Tanggung Jawab Sosial dan Lingkungan BCA Syariah

### Komitmen dan Target

Pelaksanaan edukasi literasi keuangan syariah secara rutin melalui program BCA Syariah Peduli dan terdapat peningkatan jumlah peserta edukasi setiap tahunnya

### Impact Management

- Educational activities aimed at improving sharia financial literacy through the BCA Syariah Peduli Program
- Customer consultation services related to sharia financial products and services
- Provision of clear and transparent information on banking products and services

### Policies

BCAS's internal policies related to financial literacy include the following:

- Board of Directors Decree No. 056/SK/DIR/2024 on Consumer and Public Protection Provisions, adjusted through Board of Directors Decree No. 064/SK/DIR/2024 on the Revision of Consumer and Public Protection Provisions
- Board of Directors Decree No. 027/SK/DIR/2024 on BCA Syariah Social and Environmental Responsibility Provisions
- Circular Letter No. 028/SE/STL/2024 on the Implementation Mechanism for BCA Syariah Social and Environmental Responsibility

### Commitments and Targets

Implementation of sharia financial literacy education on a regular basis through the BCA Syariah Peduli Program, with a year-on-year increase in the number of participants in financial education activities.

## Antikorupsi dan Anti-fraud Anti-Corruption and Anti-Fraud



### Isu Signifikan

- Penerapan kebijakan antikorupsi dan anti-fraud
- Sistem manajemen anti penyuapan
- Pengawasan dan evaluasi
- Pelatihan dan sosialisasi

### Significant Issues

- Implementation of anti-corruption and anti-fraud policies
- Anti-bribery management system
- Monitoring and evaluation
- Training and awareness programs

### Identifikasi Dampak Positif dan Negatif

Korupsi merupakan pelanggaran HAM yang berpotensi menghilangkan kepercayaan pemangku kepentingan terhadap Bank, serta berdampak pada reputasi dan kerugian secara finansial. Penerapan antikorupsi dan anti-fraud diharapkan dapat menjaga aset perusahaan, meminimalkan risiko finansial, dari munculnya biaya-biaya mitigasi hingga penanganan insiden.

### Identification of Positive and Negative Impacts

Corruption constitutes a violation of human rights and may undermine stakeholders' trust in the Bank, as well as negatively affect the Bank's reputation and financial performance. The implementation of anti-corruption and anti-fraud measures is expected to safeguard the Company's assets and minimize financial risks, including costs related to mitigation efforts and incident handling.

**Pemangku Kepentingan yang Berpotensi Terdampak**  
Investor dan Pemegang Saham, Regulator, Karyawan, Nasabah, Mitra Bisnis/Pemasok/Vendor, dan Masyarakat

**Potentially Affected Stakeholders**

Investors and Shareholders, Regulators, Employees, Customers, Business Partners/Suppliers/Vendors, and Communities

**Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material**

Pemantauan dan evaluasi atas efektivitas strategi antikorupsi dan anti-fraud dilaksanakan oleh Satuan Kerja Audit Internal (SKAI) bekerja sama dengan Satuan Kerja Manajemen Risiko (MRK). Implementasi strategi dilakukan melalui audit berbasis risiko, penguatan pengendalian internal, serta penerapan *whistleblowing system* (WBS). Hasil pemantauan disampaikan kepada manajemen secara berkala sebagai bagian dari proses pengawasan. Direksi juga didukung oleh Komite Pertimbangan Kasus Kepegawaian (KPKK) yang bertugas menelaah, mengevaluasi, dan memberikan rekomendasi atas pelanggaran kepegawaian yang terjadi di lingkungan BCAS

**Monitoring and Evaluation of the Effectiveness of Material Topic Management**

Monitoring and evaluation of the effectiveness of anti-corruption and anti-fraud strategies are carried out by the Internal Audit Unit (SKAI) in collaboration with the Risk Management Unit (MRK). The implementation of these strategies is conducted through risk-based audits, strengthening of internal controls, and the implementation of a whistleblowing system (WBS). Monitoring results are reported periodically to management as part of the oversight process. The Board of Directors is also supported by the Personnel Advisory Committee (KPKK), which is responsible for reviewing, evaluating, and providing recommendations regarding employee violations within BCAS.

**Pengelolaan Dampak**

- Pemetaan unit kerja yang rentan terhadap korupsi
- Audit internal
- Penerapan *whistleblowing system* (WBS)
- Pelatihan dan sosialisasi antikorupsi dan *anti-fraud* kepada karyawan

**Impact Management**

- Mapping of work units vulnerable to corruption risks
- Internal audits
- Implementation of the whistleblowing system (WBS)
- Anti-corruption and anti-fraud training and awareness programs for employees

**Kebijakan**

Kebijakan internal BCAS terkait penegakan praktik antikorupsi dan anti-fraud adalah sebagai berikut:

- Anggaran Dasar Perusahaan
- Kode Etik Perusahaan
- Surat Keputusan 078/SK/DIR/2025 tentang Ketentuan Anti-Korupsi, Anti-Penyuapan, dan Pengendalian Gratifikasi.
- Surat Keputusan 082/SK/DIR/2025 tentang Kebijakan Tata Kelola PT Bank BCA Syariah
- Surat Edaran 088/SE/STO/2025 tentang Aplikasi *Know Your Employee* (KYE)
- Surat Keputusan 033/SK/DIR/2025 tentang Struktur Organisasi Satuan Kerja Manajemen Risiko
- Surat Keputusan 071/SK/DIR/2024 tentang Pedoman Penerapan Strategi *Anti Fraud* PT Bank BCA Syariah
- Surat Keputusan 019/SK/DIR/2023 tentang Penerapan *Whistleblowing System* (WBS) di BCA Syariah
- Surat Keputusan 067/SK/DIR/2024 tentang Penyesuaian Kebijakan Dasar Manajemen Risiko BCA Syariah
- Surat Edaran 039/SE/STL/2024 tentang Pelaksanaan Tugas dan Tanggung Jawab Fungsi APU, PPT dan PPPSPM
- Surat Keputusan 042/SK/DIR/2021 tentang Pedoman Manajemen Risiko Kepatuhan (d\_h Kebijakan Manajemen Risiko Kepatuhan)

**Policies**

BCAS' internal policies related to the enforcement of anti-corruption and anti-fraud practices include the following:

- Articles of Association of the Company
- The Company's Code of Ethics
- Board of Directors Decree No. 078/SK/DIR/2025 on Anti-Corruption, Anti-Bribery, and Gratification Control Provisions
- Board of Directors Decree No. 082/SK/DIR/2025 on Corporate Governance Policy of PT Bank BCA Syariah
- Circular Letter No. 088/SE/STO/2025 on the *Know Your Employee* (KYE) Application
- Board of Directors Decree No. 033/SK/DIR/2025 on the Organizational Structure of the Risk Management Work Unit
- Board of Directors Decree No. 071/SK/DIR/2024 on the Guidelines for Implementing the Anti-Fraud Strategy of PT Bank BCA Syariah
- Board of Directors Decree No. 019/SK/DIR/2023 on the Implementation of the Whistleblowing System (WBS) at BCA Syariah
- Board of Directors Decree No. 067/SK/DIR/2024 on the Adjustment of the Basic Risk Management Policy of BCA Syariah
- Circular Letter No. 039/SE/STL/2024 on the Implementation of Duties and Responsibilities of AML, CFT, and Counter-Proliferation Financing of Weapons of Mass Destruction (CPFWMD) Functions
- Board of Directors Decree No. 042/SK/DIR/2021 on Compliance Risk Management Guidelines

- Surat Keputusan 050/SK/DIR/2023 tentang Kebijakan Penerapan APU PPT Pencegah Pendanaan Proliferasi Senjata Pemusnahan Massal PT Bank BCA Syariah

- Board of Directors Decree No. 050/SK/DIR/2023 on the Policy for the Implementation of AML, CFT, and CPFWMD of PT Bank BCA Syariah

#### Komitmen dan Target

- Penerapan tata kelola perusahaan yang baik
- Nihil kasus kecurangan dan korupsi

#### Commitments and Targets

- Implementation of Good Corporate Governance (GCG)
- Zero cases of fraud and corruption

## Kesejahteraan Karyawan Employee Wellbeing



#### Isu Signifikan

- Imbal jasa dalam bentuk remunerasi dan manfaat lainnya
- Kebijakan berperilaku saling menghargai di tempat kerja (*respectful workplace*)
- Kejelasan jenjang karier
- Lingkungan kerja yang layak dan aman

#### Significant Issues

- Compensation in the form of remuneration and other benefits
- Respectful workplace policy
- Clear career path
- Decent and safe working environment

#### Identifikasi Dampak Positif dan Negatif

Kesejahteraan karyawan dapat meningkatkan produktivitas, loyalitas, dan kualitas layanan kepada nasabah. Selain itu, kesejahteraan karyawan dapat berdampak pada reputasi Bank. Dengan mengelola topik ini, diharapkan karyawan semakin produktif sehingga dapat meningkatkan nilai perusahaan, baik secara finansial maupun non finansial.

#### Identification of Positive and Negative Impacts

Employee wellbeing can enhance productivity, loyalty, and service quality provided to customers. In addition, employee wellbeing may also affect the Bank's reputation. By effectively managing this topic, employees are expected to become more productive, thereby increasing the Company's value, both financially and non-financially.

#### Pemangku Kepentingan yang Berpotensi Terdampak Karyawan

#### Potentially Affected Stakeholders

Employees

#### Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material

Unit kerja yang terlibat dalam pemantauan dan evaluasi atas efektivitas penjaminan kesejahteraan karyawan dilakukan oleh Satuan Kerja Hukum dan SDM.

#### Monitoring and Evaluation of the Material Topic Management Effectiveness

The work unit responsible for monitoring and evaluating the effectiveness of employee wellbeing assurance is the Legal and Human Resources Work Unit.

#### Pengelolaan Dampak

- Remunerasi yang kompetitif dan adil
- Manfaat dan fasilitas kerja yang mendukung keseimbangan hidup kerja dan pribadi
- Akses pada fasilitas kesehatan
- Program pengembangan karier
- Membangun lingkungan kerja yang layak dan aman

#### Impact Management

- Competitive and fair remuneration
- Benefits and work facilities that support work-life balance
- Access to healthcare facilities
- Career development programs
- Creating a decent and safe working environment

#### Kebijakan

Kebijakan internal BCAS terkait kesejahteraan karyawan adalah sebagai berikut:

- Surat Keputusan 005/SK/DIR/2012 tentang Kebijakan pokok penyesuaian atas jenjang kepangkatan karyawan
- Surat Keputusan 010/SK/DIR/2025 tentang Pemberian Bonus Tahun 2025

#### Policies

BCAS's internal policies related to employee wellbeing include the following:

- Board of Directors Decree No. 00/SK/DIR/2012 on the Basic Policy for Employee Rank Adjustment
- Board of Directors Decree No. 010/SK/DIR/2025 on the Provision of the 2025 Bonus

- Surat Keputusan 009/SK/DIR/2025 tentang Kenaikan Gaji Berkala Tahun 2025
- Surat Keputusan 008/SK/DIR/2024 tentang Pembayaran THR 2025 dan Pembayaran Gaji bulan Maret 2025
- Surat Keputusan 007/SK/DIR/2025 tentang Pengaturan Jam Kerja Selama Bulan Ramadhan 1446 H
- Board of Directors Decree No. 009/SK/DIR/2025 on Periodic Salary Increases for 2025
- Board of Directors Decree No. 008/SK/DIR/2024 on the Payment of the 2025 Religious Holiday Allowance (THR) and March 2025 Salary Payment
- Board of Directors Decree No. 007/SK/DIR/2025 on Working Hour Arrangements During Ramadan 1446 H

#### Komitmen dan Target

Seluruh (100%) karyawan terpenuhi haknya sesuai yang tercantum dalam PKB

#### Commitments and Targets

100% of employees receive their rights as stipulated in the Collective Labor Agreement (CLA).

### Pelatihan dan Pendidikan Training and Education



#### Isu Signifikan

- Kesempatan yang setara untuk mendapatkan pelatihan dan pendidikan
- Pengembangan modul pelatihan dengan topik-topik keuangan berkelanjutan
- Kerja sama dengan pihak ketiga dan para ahli di bidang keberlanjutan

#### Significant Issues

- Equal opportunities for training and education
- Development of training modules on sustainable finance topics
- Collaboration with third parties and sustainability experts

#### Identifikasi Dampak Positif dan Negatif

Pelatihan dan pendidikan dapat meningkatkan kompetensi dan karyawan untuk beradaptasi dengan perubahan industri serta memperkuat daya saing Perusahaan. Dalam mengelola topik ini, BCAS perlu mengeluarkan anggaran tetap guna mengamankan nilai positif dan kinerja jangka panjang, yang pada akhirnya akan berdampak positif bagi kinerja operasional dan keuangan Bank.

#### Identification of Positive and Negative Impacts

Training and education enhance employee competencies and enable them to adapt to changes in the industry while strengthening the Company's competitiveness. In managing this topic, BCAS allocates a dedicated budget to secure positive outcomes and long-term performance, which ultimately contributes to improved operational and financial performance of the Bank.

#### Pemangku Kepentingan yang Berpotensi Terdampak Karyawan

#### Potentially Affected Stakeholders Employees

#### Pemantauan dan Evaluasi atas Efektivitas Pengelolaan Topik Material

Unit kerja yang terlibat dalam pemantauan dan evaluasi atas efektivitas strategi pengembangan kapasitas karyawan dilakukan oleh Satuan Kerja Hukum dan SDM. Strategi pengembangan kapasitas karyawan dilakukan antara lain melalui pelatihan luring maupun daring, program *coaching*, dan *panel management*.

#### Monitoring and Evaluation of the Effectiveness of Material Topic Management

The work unit responsible for monitoring and evaluating the effectiveness of employee capacity development strategies is the Legal and Human Resources Unit. Employee capacity development strategies are implemented through offline and online training programs, coaching initiatives, and panel management programs.

#### Pengelolaan Dampak

- BCA Syariah *Development Program*
- Program pelatihan keuangan berkelanjutan yang turut melibatkan ahli
- Pengembangan modul *e-learning* terkait keuangan berkelanjutan
- Penyediaan Kamus Kompetensi BCA Syariah

#### Impact Management

- BCA Syariah *Development Program*
- Sustainable finance training programs involving experts
- Development of *e-learning* modules related to sustainable finance
- Provision of the BCA Syariah Competency Dictionary

### Kebijakan

Kebijakan internal BCAS terkait pengembangan karyawan adalah sebagai berikut:

- Perjanjian Kerja Bersama (PKB)
- Surat Keputusan 054/SK/DIR/2025 perihal Proses Pemenuhan Sumber Daya Manusia (SDM)
- Surat Keputusan 003/SK/DIR/2025 perihal Ketentuan Terkait Hubungan Keluarga Pekerja
- Surat Keputusan 080/SK/DIR/2025 perihal Ketentuan Key Performance Indicator (KPI) Cabang BCA Syariah Tahun 2026
- Surat Keputusan 028/SK/DIR/2024 tentang Penetapan Sasaran Bisnis Kantor Pusat – Aspek HR Development
- Surat Keputusan 029/SK/DIR/2024 tentang Penetapan Sasaran Bisnis Kantor Cabang – Aspek HR Development
- Surat Keputusan 045/SK/DIR/2024 tentang Kompetensi Perilaku dan Keluarga Jabatan dan pembuatan Kamus Kompetensi Perilaku
- Surat Keputusan 020/SK/DIR/2024 tentang Ketentuan Mutasi Pekerja
- Surat Keputusan 076/SK/DIR/2024 tentang Penilaian Kinerja Tahunan Pekerja PT Bank BCA Syariah

### Policies

BCAS's internal policies related to employee development include the following:

- Collective Labor Agreement (CLA)
- Board of Directors Decree No. 054/SK/DIR/2025 on Human Resources Fulfillment Processes
- Board of Directors Decree No. 003/SK/DIR/2025 on Provisions Related to Employee Family Relationships
- Board of Directors Decree No. 080/SK/DIR/2025 on Key Performance Indicators (KPI) for BCA Syariah Branches for 2026
- Board of Directors Decree No. 028/SK/DIR/2024 on the Determination of Head Office Business Targets – HR Development Aspect
- Board of Directors Decree No. 029/SK/DIR/2024 on the Determination of Branch Office Business Targets – HR Development Aspect
- Board of Directors Decree No. 045/SK/DIR/2024 on Behavioral Competencies and Job Families and the Development of the Behavioral Competency Dictionary
- Board of Directors Decree No. 020/SK/DIR/2024 on Employee Transfer Provisions
- Board of Directors Decree No. 076/SK/DIR/2024 on Annual Employee Performance Appraisal of PT Bank BCA Syariah

### Komitmen dan Target

Seluruh (100%) karyawan mengikuti pelatihan sesuai dengan minat dan kebutuhan strategis BCAS

### Commitments and Targets

100% of employees participate in training programs aligned with their interests and BCAS's strategic needs.

### Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya

BCAS membuka ruang bagi pemangku kepentingan untuk memberikan umpan balik sebagai bagian dari komitmen peningkatan kualitas Laporan Keberlanjutan. Lembar umpan balik disediakan bagi pembaca untuk menyampaikan saran, kritik, dan masukan secara terbuka. Sepanjang 2025, BCAS menerima masukan dari pihak independen atas Laporan Keberlanjutan 2024, khususnya terkait dengan kedalaman pengungkapan pada Laporan Keberlanjutan yang seluruhnya telah diakomodir dalam Laporan ini.

### Response to Feedback on the Previous Sustainability Report

BCAS provides opportunities for stakeholders to submit feedback as part of its commitment to continuously improving the quality of the Sustainability Report. A feedback form is made available for readers to openly provide suggestions, comments, and input. Throughout 2025, BCAS received input from an independent party regarding the 2024 Sustainability Report, particularly concerning the depth of disclosures in the report. All of these inputs have been accommodated in this report.



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# Independent Assurance Statement

## The 2025 Sustainability Report of PT Bank BCA Syariah

Number : 10/000-758/IV/2026/SRAI

Assurance Type : Type 1

Assurance Level : Moderate

Reporting Standards : GRI Sustainability Reporting Standards and GRI G4 Financial Services Sector Supplement

Reporting Regulation : Otoritas Jasa Keuangan Regulation (POJK) Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

**PT Sejahtera Rambah Asia** is issuing an **Independent Assurance Statement** (“the Statement”) of the **2025 Sustainability Report** (“the Report”) of **PT Bank BCA Syariah** (“the Company”). The Company is a Sharia bank in Indonesia that provides savings, financing, and transaction services in accordance with Sharia principles, serving both individual and business customers. The Report presents the commitment and efforts of the Company in managing its sustainability performance for the reporting period of **January 1st to December 31st, 2025**. As agreed with Management, PT Sejahtera Rambah Asia’s responsibility is to make an assessment based on the data and content of the Report for the year.

### Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Company’s stakeholders. The Assurance Team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Company’s overall sustainability performance.

### Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. We are also responsible for coming up with conclusions and recommendations based on the agreed standards, methods, and approaches. Hence, PT Sejahtera Rambah Asia is only evaluated for the latest received editorial and data on the final draft as of April 17<sup>th</sup>, 2026. PT Sejahtera Rambah Asia is only responsible for delivering assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. The Management has its sole responsibility for the presentation of data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

### Independence, Impartiality, and Competency

PT Sejahtera Rambah Asia confirms NO relationships between the assurator team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. The assurator team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement assessment before the assurance work was taken to verify the risks of engagement as well as the independence and impartiality of the team. The assurator team members have knowledge of ISO 26000,

AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations, standards, and principles.

### **Type and Level of Assurance Service**

1. **Type 1 assurance** on the Report content.
2. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

### **Scope and Limitation of Assurance Service**

1. Data and information in the Report for the period of **January 1<sup>st</sup> to December 31<sup>st</sup>, 2025**.
2. Material topics presented in the Report: **Data Security and Customer Privacy, Climate Action, Economic Performance, Financial Literacy, Anti-Corruption and Anti-Fraud, Employee Well-being, and Training and Education**.
3. Evaluation of publicly disclosed information, system, and process of the Company to ensure adherence of the Report content to the reporting principles.
4. PT Sejahtera Rambah Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Company, independent parties, or other parties associated with the Company have verified and/or audited financial statements, data, and information.
5. The conclusion provided herein does not constitute an opinion on the financial statements or the annual report. Any material changes to the underlying data occurring after the date of the Statement must be duly disclosed to those charged with governance to determine their impact on the reported findings.
6. Adherence to the following reporting principles, standards, and regulations:
  - a) Regulation of Otoritas Jasa Keuangan (OJK) No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Listed, and Public Companies (POJK 51) as well as OJK Circular Letter (SEOJK) 2022 No.16/SEOJK.04/2021.
  - b) GRI Sustainability Reporting Standards issued by Global Reporting Initiative.
  - c) GRI G4 Financial Services Sector Supplement.

### **Exclusion**

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Company as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Company's financial statements and documents, other than those mentioned in the Report.

### **Methodology and Source Disclosure**

1. Form an Assuror Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assuror Team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the PT Sejahtera Rambah Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.

4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. Conducted the On-Site Engagement (OSE) through direct interviews with both internal and external stakeholders.
7. The Company incorporated our recommendations in the draft Report and release the final Report content.
8. Prepare the Statement and send it to AA1000 AccountAbility for review to get approval before submitting it to the Company.
9. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Company for further improvement of sustainability processes.

### **Adherence to AA1000AP (2018) and GRI Universal Standards**

**Inclusivity** – The Company has identified relevant stakeholders and incorporates their input into decision-making. In addition, the Company evaluates the effectiveness of stakeholder engagement based on the results of service and product surveys.

**Materiality** – The Company has engaged both internal and external stakeholders through interviews in the material topic determination process, taking into account impact materiality (both positive and negative impacts). The Company is encouraged to strengthen this approach by integrating financial materiality (risks and opportunities), as well as considering the time horizon and responses to each risk through the application of a double materiality approach. In addition, the Company may also consider incorporating additional material topics related to service excellence and Sharia values that are aligned with its core business.

**Responsiveness** – The Company has addressed stakeholders’ needs, issues, concerns, and expectations received through both internal and external channels provided by the Company. In addition, the Company has integrated stakeholder feedback into relevant operational activities.

**Impact** – The Company has established a robust and structured process to understand, measure, assess, and manage its impacts, with oversight from senior management and cross-functional involvement. These processes have been documented and integrated through ESG KPIs tailored to each department, and are supported by adequate competencies and resources. The identified impacts have also been integrated into the Company’s strategy, governance, and operations, including through the development of a sustainability roadmap and the establishment of a dedicated department.

**On Site Engagement:** On-Site Engagement (OSE) constitutes one of our procedures performed to assess the Company’s adherence to the AA1000 Principles (Inclusivity, Materiality, Responsiveness, and Impact), based on a sample of material topics and significant stakeholders. Based on the OSE performed, we conclude that the Company has implemented the process in a generally sufficient and appropriate manner, covering the aspects of Inclusivity, Materiality, Responsiveness, and Impact as identified, mapped, and applied in its engagement with stakeholders.

**Statement of Use: “with Reference to the GRI Standards”** – Our experts evaluated the Report content against the GRI Universal Standards principles, disclosures, and requirements for reporting. We believe the Report has fulfilled the requirements of its statement of use; publish a GRI Content Index, provide a statement of use, and notify GRI.

**GRI Standards Principles** – As the assurance work was taken, the report content sufficiently indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provide adequate support during the assurance work by submitting evidence/documents as requested.

### **Recommendation**

1. To consider incorporating sharia-based service excellence as a material topic to strengthen its alignment with the Company’s core business.
2. To adopt a double materiality approach by integrating impact and financial materiality (risks and opportunities) to ensure a more comprehensive determination of material topics.
3. To expand the scope of environmental data to all operational locations to ensure it is more representative and accurate.

The assurance provider,  
Jakarta, April 17<sup>th</sup> 2026



**Dr. Lim Hendra, LCSAP**  
*Assurance Director of  
PT Sejahtera Rambah Asia*

# Referensi POJK No. 51/POJK.04/2017 dan Indeks Isi Standar GRI

## REFERENCE OF POJK NO. 51/POJK.03/2017 AND GRI STANDARDS CONTENT INDEX

Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik – Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 16/SEOJK.04/2021

List of Disclosures in accordance with Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the cementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies - Circular Letter of the Financial Services Authority (SEOJK) Number 16/SEOJK.04/2021

No.	Uraian Description	Halaman Page
<b>Strategi Keberlanjutan</b> Sustainability Strategy		
A.1	Penjelasan Strategi Keberlanjutan Explanation of Sustainability Strategy	30, 32-33
<b>Ikhtisar Kinerja Aspek Keberlanjutan</b> Sustainability Performance Highlights		
B.1	Aspek Ekonomi Economic Aspects	13
B.2	Aspek Lingkungan Hidup Environmental Aspects	15-16
B.3	Aspek Sosial Social Aspects	14
<b>Profil Perusahaan</b> Company Profile		
C.1	Visi, Misi, dan Nilai Keberlanjutan Vision, Mission and Values of Sustainability	31-32
C.2	Alamat Perusahaan Company Address	34
C.3	Skala Usaha Business Scale	34-37
C.4	Produk, Layanan, dan Kegiatan Usaha yang Dijalankan Products, Services, and Business Activity	37-39
C.5	Keanggotaan pada Asosiasi Membership of Association	39
C.6	Perubahan Emiten dan Perusahaan Publik yang Bersifat Signifikan Significant Changes in Issuers and Public Companies	35
<b>Penjelasan Direksi</b> Board of Director Statement		
D.1	Penjelasan Direksi Board of Director Statement	18-25

No.	Uraian Description	Halaman Page
<b>Tata Kelola Keberlanjutan</b> <b>Sustainability Governance</b>		
E.1	Penanggung Jawab Penerapan Keuangan Berkelanjutan Responsible Party related to Sustainable Finance Implementation	40-43
E.2	Pengembangan Kompetensi terkait Keuangan Berkelanjutan Competency Development related to Sustainable Finance	43
E.3	Penilaian Risiko atas Penerapan Keuangan Berkelanjutan Risk Assessment for the Application of Sustainable Finance	44
E.4	Hubungan dengan Pemangku Kepentingan Stakeholder Engagement	45-48
E.5	Permasalahan terhadap Penerapan Keuangan Berkelanjutan Problems Encountered on Sustainable Finance	49-50
<b>Kinerja Keberlanjutan</b> <b>Sustainability Performance</b>		
F.1	Kegiatan Membangun Budaya Keberlanjutan Building a Sustainability Culture	31
<b>Kinerja Ekonomi</b> <b>Economic Performance</b>		
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Comparison of Targets and Production Performance, Portfolio, Financing Targets, or Investments, Income as Well as Profit and Loss	62-64
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan Comparison of Target and Portfolio Performance, Financing Targets, or Investments in Financial Instruments or Projects That are in Line with the Implementation of Sustainable Finance	65-67
<b>Kinerja Lingkungan Hidup</b> <b>Environmental Performance</b>		
<b>Aspek Umum</b> <b>General Aspects</b>		
F.4	Biaya Lingkungan Hidup Environmental Costs	15, 115, 120
<b>Aspek Material</b> <b>Material Aspects</b>		
F.5	Penggunaan Material yang Ramah Lingkungan Usage of Environmentally Friendly Materials	121, 128-129
<b>Aspek Energi</b> <b>Energy Aspects</b>		
F.6	Jumlah dan Intensitas Energi yang Digunakan Amount and Intensity of Energy Consumed	122-123
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan Efforts and Achievement for Energy Efficiency and Renewable Energy Usage	123

No.	Uraian Description	Halaman Page
<b>Aspek Air</b> Water Aspects		
F.8	Penggunaan Air Water Usage	123-124
<b>Aspek Keanekaragaman Hayati</b> Biodiversity		
F.9	Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati Impacts from Operational Areas that are Near or Located in Conservation Areas or Have Biodiversity	120
F.10	Usaha Konservasi Keanekaragaman Hayati Biodiversity Conservation Efforts	120
<b>Aspek Emisi</b> Emission Aspects		
F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya Amount and Intensity of Emissions Generated by Type	124-127
F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan Efforts and Achievements Made for Emission Reduction	127
<b>Aspek Limbah dan Efluen</b> Waste and Effluent Aspects		
F.13	Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis Amount of Waste and Effluent Generated by Type	127-128
F.14	Mekanisme Pengelolaan Limbah dan Efluen Waste and Effluent Management Mechanism	127-128
F.15	Tumpahan yang Terjadi (jika ada) Occurring Spills (if any)	128
<b>Aspek Pengaduan Terkait Lingkungan Hidup</b> Aspek Pengaduan Terkait Lingkungan Hidup		
F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan Amount and Material of Environmental Complaints Received and Resolved	120
<b>Kinerja Sosial</b> Social Performance		
F.17	Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen Commitment to Provide Services on Equal Products and/or Services to Consumers	83
<b>Aspek Ketenagakerjaan</b> Employment Aspects		
F.18	Kesetaraan Kesempatan Bekerja Equal Employment Opportunities	90
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa Child Labor And Forced Labor	95
F.20	Upah Minimum Regional Regional Minimum Wage	101
F.21	Lingkungan Bekerja yang Layak dan Aman A Decent and Safe Work Environment	109-111

No.	Uraian Description	Halaman Page
F.22	Pelatihan dan Pengembangan Kemampuan Pegawai Training and Development of Employee Skills	103-108
F.23	Dampak Operasi terhadap Masyarakat Sekitar Operations Impacts on Surrounding Communities	114-120
F.24	Pengaduan Masyarakat Community Complaints	86-87, 120
F.25	Kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) Corporate Social Responsibility (CSR) Activities	115-120
<b>Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan Responsibility for Sustainable Product/Service Development</b>		
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan Innovation and Development of Sustainable Finance Products/Services	75-76
F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan Products and Services that the Safety have been Evaluated for Customers	73
F.28	Dampak Produk/Jasa Products/Services Impacts	76
F.29	Jumlah Produk yang Ditarik Kembali The Number of Products Withdrawn	73
F.30	Survei Kepuasan Pelanggan terhadap Produk dan/atau Jasa Keuangan Berkelanjutan Customer Satisfaction Survey of Sustainable Finance Products and/or Services	85
<b>Lain-lain Others</b>		
G.1	Verifikasi Tertulis dari Pihak Independen (jika ada) Written Verification from Independent Parties (if any)	146-149
G.2	Lembar Umpan Balik Feedback Form	163
G.3	Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya Responses to Previous Year's Sustainability Report Feedback	144
G.4	Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies	150-153

# Indeks Isi GRI

## GRI CONTENT INDEX

<b>Pernyataan Penggunaan</b> Statement of Use	PT Bank BCA Syariah telah melaporkan informasi yang dikutip pada indeks konten GRI untuk periode 1 Januari hingga 31 Desember 2025 dengan merujuk kepada Standar GRI. PT Bank BCA Syariah has reported the information cited in this GRI content index for the period January 1 to December 31, 2025 with reference to the GRI Standards.
<b>GRI 1 Digunakan</b> GRI 1 Used	GRI 1: Landasan 2021 GRI 1: Foundation 2021

Indikator Indicator	Pengungkapan Disclosure	Lokasi Location
<b>Pengungkapan Umum</b> General Disclosures		
<b>GRI 2: Pengungkapan Umum 2021</b> GRI 2: General Disclosures 2021		
2-1	Detail Organisasi Organizational details	34
2-2	Entitas yang Disertakan Entities included in the organization's sustainability reporting	132
2-3	Periode Pelaporan, Frekuensi Dan Kontak Reporting period, frequency, and contact point	132
2-4	Pengungkapan Kembali Informasi Restatements of information	132
2-5	Jaminan ( <i>assurance</i> ) Eksternal External assurance	133
2-6	Aktivitas, Rantai Nilai, dan Hubungan Bisnis Lainnya Activities, value chain and other business relationships	34, 35, 37, 39, 74
2-7	Pekerja Employees	90
2-8	Pekerja Nonkaryawan Workers who are not employees	90
2-9	Struktur dan Komposisi Tata Kelola Governance structure and composition	40
2-10	Nominasi dan Seleksi Badan Tata Kelola Tertinggi Nomination and selection of the highest governance body	41
2-11	Kepala Badan Tata kelola Tertinggi Chair of the highest governance body	41
2-12	Peran Badan Kelola Tertinggi dalam Mengawasi Dampak Manajemen Role of the highest governance body in overseeing the management of impacts	41, 133

Indikator Indicator	Pengungkapan Disclosure	Lokasi Location
2-13	Delegasi Tanggung Jawab untuk Pengelolaan Dampak Delegation of responsibility for managing impacts	41
2-14	Peran Badan Tata Kelola Tertinggi dalam Pelaporan Keberlanjutan Role of the highest governance body in sustainability reporting	133
2-15	Konflik Kepentingan Conflicts of interest	41
2-16	Penyampaian Kekhawatiran yang Penting Communication of critical concerns	41, 81
2-17	Pengetahuan Kolektif Badan Tata Kelola Tertinggi Collective knowledge of the highest governance body	43
2-18	Evaluasi Kinerja Badan Tata Kelola Tertinggi Evaluation of the performance of the highest governance body	41
2-19	Kebijakan remunerasi Remuneration policies	41
2-20	Proses Penetapan Remunerasi Process to determine remuneration	41
2-21	Rasio Total Kompensasi Tahunan Annual total compensation ratio	41
2-22	Pernyataan Strategi Pengembangan Keberlanjutan Statement on sustainable development strategy	31, 32, 53
2-23	Komitmen Kebijakan Policy commitments	30
2-24	Penanaman Komitmen Kebijakan Embedding policy commitments	30, 31, 41-43
2-25	Proses Pemulihan Dampak Negatif Processes to remediate negative impacts	50, 81, 86
2-26	Mekanisme Pencarian Saran dan Penyampaian Kekhawatiran Mechanisms for seeking advice and raising concerns	81
2-27	Kepatuhan pada Hukum dan Regulasi Compliance with laws and regulations	73
2-28	Keanggotaan dalam Asosiasi Membership associations	39
2-29	Pelibatan Pemangku Kepentingan Approach to stakeholder engagement	45-48
2-30	Perjanjian Perundingan Bersama Collective bargaining agreements	94
<b>Topik Material</b> Material Topics		
<b>GRI 3: Topik Material 2021</b> GRI 3: Material Topics 2021		
3-1	Proses Penentuan Topik Material Process to determine material topics	133-134
3-2	Daftar Topik Material List of material topics	133, 134-144

Indikator Indicator	Pengungkapan Disclosure	Lokasi Location
3-3	Pengelolaan Topik Material Management of material topics	134-144
<b>Standar Topik Spesifik</b> Specific Topic Standard		
<b>GRI 201: Kinerja Ekonomi 2016</b> GRI 201 : Economic Performance 2016		
201-1	Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan Direct economic value generated and distributed	64
201-2	Implikasi Finansial Akibat Perubahan Iklim Financial implications due to climate change	72
<b>GRI 205: Antikorupsi 2016</b> GRI 205 : Anti-corruption 2016		
205-1	Penilaian terhadap Kegiatan yang Berisiko terjadi Korupsi Operations assessed for risks related to corruption	81
205-2	Komunikasi dan Pelatihan tentang Kebijakan dan Prosedur Antikorupsi Communication and training about anti-corruption policies and procedures	82
205-3	Insiden Korupsi dan Tindakan yang Diambil Confirmed incidents of corruption and actions taken	82
<b>GRI 302: Energi 2016</b> GRI 302: Energy 2016		
302-1	Konsumsi Energi dalam Organisasi Energy consumption in the organization	122
302-3	Intensitas Energi Energy intensity	122
<b>GRI 303: Air dan Efluen 2018</b> GRI 303: Water and Effluents 2018		
303-1	Interaksi dengan Air sebagai Sumber Daya Bersama Interactions with water as a shared resource	123
303-2	Manajemen Dampak yang Berkaitan dengan Pembuangan Air Management of water discharge-related impacts	128
303-5	Konsumsi Air Water consumption	124
<b>GRI 304: Keanekaragaman Hayati 2016</b> GRI 304: Biodiversity 2016		
304-1	Lahan operasi berdekatan dengan kawasan lindung dan memiliki nilai keanekaragaman hayati tinggi Operation sites adjacent to protected areas and areas of high biodiversity value	120
304-2	Dampak signifikan aktivitas, produk, dan jasa terhadap keanekaragaman hayati Significant impacts of activities, products and services on biodiversity	120

Indikator Indicator	Pengungkapan Disclosure	Lokasi Location
<b>GRI 305: Emisi 2016</b> GRI 305: Emission 2016		
305-1	Emisi GRK (Cakupan 1) Langsung Direct (Scope 1) GHG emissions	125
305-2	Emisi Energi GRK (Cakupan 2) Tidak Langsung Energy indirect (Scope 2) GHG emissions	125
305-3	Emisi GRK (Cakupan 3) Tidak Langsung Lainnya Other indirect (Scope 3) GHG emissions	126
305-4	Intensitas emisi GRK GHG emissions intensity	126
<b>GRI 306: Limbah 2020</b> GRI 306: Waste 2020		
306-2	Manajemen Dampak Signifikan Terkait Limbah Management of significant waste related impacts	127
<b>GRI 401: Kepegawaian 2016</b> GRI 401: Employment 2016		
401-1	Perekrutan Karyawan Baru dan Pergantian Karyawan New employee hires and employee turnover	98, 99, 100
401-2	Tunjangan yang Diberikan kepada Karyawan Purnawaktu yang Tidak Diberikan kepada Karyawan pada Kurun Waktu Tertentu atau Paruh Waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	101
401-3	Cuti Melahirkan Parental leave	97
<b>GRI 402: Hubungan Tenaga Kerja/Manajemen 2016</b> GRI 402: Labor/Management Relations 2016		
402-1	Periode Pemberitahuan Minimum terkait Perubahan Operasional Minimum notice periods regarding operational changes	94
<b>GRI 403: Kesehatan dan Keselamatan Kerja 2018</b> GRI 403: Occupational Health and Safety 2018		
403-1	Sistem Manajemen Kesehatan dan Keselamatan Kerja Occupational health and safety management system	109
403-3	Layanan Kesehatan Kerja Occupational health services	109-110
403-5	Pelatihan Pekerja mengenai Kesehatan dan Keselamatan Worker training on occupational health and safety	109
403-6	Peningkatan Kualitas Kesehatan Pekerja Promotion of worker health	109-110
403-9	Kecelakaan Kerja Work-related injuries	109

Indikator Indicator	Pengungkapan Disclosure	Lokasi Location
<b>GRI 404: Pelatihan dan Pendidikan 2016</b> <b>GRI 404: Training and Education 2016</b>		
404-1	Rata-rata jam pelatihan pertahun per karyawan Average hours of training per year per employee	105
404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	105, 107
404-3	Persentase Karyawan yang Menerima Tinjauan Rutin terhadap Kinerja dan Pengembangan Karier Percentage of employees receiving regular performance and career development reviews	108
<b>GRI 405: Keanekaragaman dan Peluang Setara 2016</b> <b>GRI 405: Diversity and Equal Opportunity 2016</b>		
405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	93, 94, 96
405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	101
<b>GRI 406: Nondiskriminasi 2016</b> <b>GRI 406: Nondiscrimination 2016</b>		
406-1	Insiden diskriminasi dan Tindakan Perbaikan yang Dilakukan Incidents of discrimination and corrective actions taken	96
<b>GRI 408: Pekerja Anak 2016</b> <b>GRI 408: Child Labor 2016</b>		
408-1	Operasi dan Pemasok yang Berisiko Signifikan terhadap Insiden Pekerja Anak Operations and suppliers at significant risk for incidents of child labor	95
<b>GRI 409: Kerja Paksa atau Wajib Kerja 2016</b> <b>GRI 409: Forced or Compulsory Labor 2016</b>		
409-1	Operasi dan Pemasok yang Berisiko Signifikan terhadap Insiden Kerja Paksa atau Wajib Kerja Operations and suppliers at significant risk for incidents of forced or compulsory labor	95
<b>GRI 417: Pemasaran dan Pelabelan 2016</b> <b>GRI 417: Marketing and Labeling 2016</b>		
417-1	Persyaratan untuk Pelabelan dan Informasi Produk dan Jasa Requirements for product and service information and labeling	74
417-2	Insiden Ketidapatuhan terkait Informasi dan Pelabelan Produk dan Jasa Incidents of non-compliance concerning product and service information and labeling	75
417-3	Insiden Ketidapatuhan Terkait Komunikasi Pemasaran Incidents of non-compliance concerning marketing communications	75
<b>GRI 418: Privasi Pelanggan 2016</b> <b>GRI 418: Customer Privacy 2016</b>		
418-1	Pengaduan yang Berdasar mengenai Pelanggaran terhadap Privasi Pelanggan dan Hilangnya Data Pelanggan Substantiated complaints concerning breaches of customer privacy and losses of customer data	80

# GRI Financial Services Sector Supplement

## GRI FINANCIAL SERVICES SECTOR SUPPLEMENT

Indikator Indicator	Aspek Aspects	Halaman Page(s)
FS1	Kebijakan dengan komponen lingkungan dan sosial tertentu yang diterapkan pada lini bisnis Policies with specific environmental and social components applied to business lines	69
FS2	Prosedur untuk menilai dan menyaring risiko lingkungan dan sosial di lini bisnis Procedures for assessing and screening environmental and social risks in business lines	68, 69
FS3	Proses untuk memantau implementasi dan kepatuhan klien dengan persyaratan lingkungan dan sosial termasuk dalam perjanjian atau transaksi Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	69
FS4	Proses untuk meningkatkan kompetensi staf untuk mengimplementasikan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	43, 103
FS5	Interaksi dengan klien/investee/mitra bisnis mengenai risiko dan peluang lingkungan sosial Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	68
FS6	Persentase portofolio untuk lini bisnis berdasarkan wilayah tertentu, ukuran menurut sektor (mikro/SME/besar) Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	66, 68
FS7	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat sosial khusus untuk setiap lini bisnis yang dirinci berdasarkan tujuan Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	84, 117
FS8	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat lingkungan spesifik untuk setiap lini bisnis yang dirinci berdasarkan tujuan Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	65, 66
FS9	Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial dan prosedur penilaian risiko Coverage and frequencies of audits to assess implementation of environmental and social policies and risk assessment procedures	44
FS10	Persentase dan jumlah perusahaan yang dimiliki dalam portofolio lembaga tempat organisasi pelapor berinteraksi dengan masalah lingkungan atau sosial Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	60-70

Indikator Indicator	Aspek Aspects	Halaman Page(s)
FS11	Persentase aset yang terkena penyaringan lingkungan atau sosial positif dan negatif The percentage of assets subject to positive and negative environmental or social screening	69, 70
FS12	Kebijakan pemberian suara diterapkan pada masalah lingkungan atau sosial Voting policy applied to environmental or social issues	40, 44
FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan untuk orang-orang yang kurang beruntung Initiatives to improve access to financial services for disadvantaged people	83, 84, 85
FS15	Kebijakan untuk desain yang adil dan penjualan produk dan layanan keuangan Policies for the fair design and sale of financial products and services	73, 83, 84, 85
FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat Initiatives to enhance financial literacy by type of beneficiary	117

# Lembar Persetujuan Laporan

## RESPONSIBILITY STATEMENT

Kami, Dewan Komisaris dan Direksi PT Bank BCA Syariah yang bertanda tangan di bawah ini, menyatakan bahwa semua data dan informasi dalam Laporan Keberlanjutan tahun 2025 telah disajikan secara lengkap dan kami bertanggung jawab penuh atas kebenaran isi laporan ini. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, the Board of Commissioners and Directors of PT Bank BCA Syariah, hereby declare that all information in this Sustainability Report 2025 has been fully disclosed and we are solely responsible for the accuracy of all the contents of this Sustainability Report.

### Dewan Komisaris

BOARD OF COMMISSIONERS

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Presiden Komisaris Independen  
President Independent Commissioner

**Rickyadi Widjaja**

Komisaris  
Commissioner

**Inge Setiawati**

Komisaris Independen  
Independent Commissioner

### Direksi

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Presiden Direktur  
President Directors

**Eduard Guntoro Purba**

Direktur  
Directors

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**Pranata**

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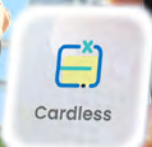
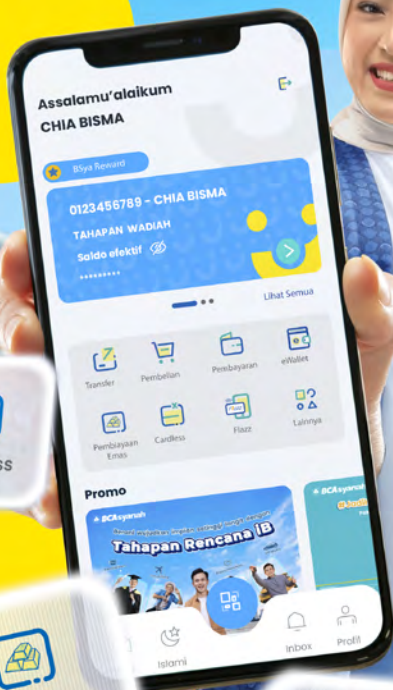
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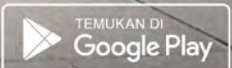
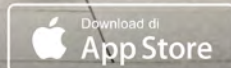


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# Lembar Umpan Balik

## FEEDBACK FORM

Terima kasih atas kesediaan Bapak/Ibu/Saudara untuk membaca Laporan Keberlanjutan 2025 PT Bank BCA Syariah. Kami mengharapkan masukan, kritik, dan saran dari Bapak/Ibu/Saudara melalui jawaban atas beberapa pertanyaan di bawah ini.

Thank you for reading PT Bank BCA Syariah's 2025 Sustainability Report. We value your input, criticism, and suggestions and encourage you to share your thoughts by answering the questions below.

### Profil Anda | Your Profile

Nama (bila berkenan) | Name (if possible)

Institusi/Perusahaan | Institution/Company

Surel | Email

Telp/Ponsel | Tel./Mobile Phone

### Golongan Pemangku Kepentingan | Stakeholder Group

- |  |   |  |  |
|--|---|--|--|
| <input type="checkbox"/> Regulator<br>Regulators | <input type="checkbox"/> Investor & Pemegang Saham<br>Investors and Shareholders          | <input type="checkbox"/> Nasabah<br>Customers          | <input type="checkbox"/> Karyawan<br>Employees |
| <input type="checkbox"/> Media<br>The Media      | <input type="checkbox"/> Mitra Bisnis/Pemasok/Vendor<br>Business Partner/Suppliers/Vendor | <input type="checkbox"/> Masyarakat Umum<br>The Public | <input type="checkbox"/> Lain-lain<br>Others   |

Mohon pilih jawaban berikut yang paling sesuai dengan pertanyaan di bawah.

Please choose the most appropriate answer from the options below for the question provided.

	Ya Yes	Tidak No
1. Laporan ini mudah dimengerti dan bermanfaat bagi Anda. This report is easily understood and useful for you.	<input type="checkbox"/>	<input type="checkbox"/>
2. Laporan ini membuat Anda memahami praktik dan insiatif penerapan keuangan berkelanjutan di BCAS. This report has improved your understanding of BCAS's sustainable financial practices and initiatives.	<input type="checkbox"/>	<input type="checkbox"/>
3. Informasi terkait lingkungan, sosial, dan tata kelola (LST) sudah memadai. Environmental, social, and governance (ESG) information provided in this report is adequate.	<input type="checkbox"/>	<input type="checkbox"/>

Mohon berikan penilaian atas tingkat topik material di bawah ini: (nilai 1=paling signifikan s/d 7=kurang signifikan).

Please provide an assessment of the level of significance of the material topic below: (score 1=most significant to 6=least significant).

1. Keamanan data dan privasi nasabah   Customers' Data Security and Privacy	
2. Aksi iklim   Climate action	
3. Kinerja ekonomi   Economic performance	
4. Literasi keuangan   Financial literacy	
5. Antikorupsi dan anti-fraud   Anti-corruption and anti-fraud	
6. Kesejahteraan karyawan   Employee welfare	
7. Pelatihan dan pendidikan   Training and education	

Mohon berikan saran/usul/komentar Anda atas laporan ini:

Please provide your suggestions/comments on this report:

Kami mengucapkan terima kasih atas kritik, saran, dan masukan Bapak/Ibu/Saudara untuk perbaikan dan kemajuan Laporan Keberlanjutan pada tahun yang akan datang. Pengembalian formulir dan hal lain terkait Laporan Keberlanjutan 2025 dapat disampaikan kepada:

We would like to express our sincere appreciation for your feedback, suggestions, and input to support the continuous improvement and advancement of our Sustainability Report in the coming year. The completed feedback form and any other matters related to the 2025 Sustainability Report may be directed to:

 bcas\_humas@bcasyariah.co.id





**PT Bank BCA Syariah**

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